# ONE HUNDRED NINTH ANNUAL REPORT
## OF THE
# DEPARTMENT OF INSURANCE

## COMMONWEALTH OF KENTUCKY

AS OF

DECEMBER 31, 1978

COMMONWEALTH OF KENTUCKY

PUBLIC PROTECTION AND REGULATION CABINET

* * *

# ONE HUNDRED NINTH ANNUAL REPORT

of the

# DEPARTMENT OF INSURANCE

Business of 1978

HAROLD B. McGUFFEY
COMMISSIONER

Genevieve McQuillen, Editor

DEPARTMENT OF INSURANCE
P.O. Box 517
151 Elkhorn Court
Frankfort, Kentucky 40602

DANIEL D. BRISCOE
COMMISSIONER

JOHN Y. BROWN, JR.
GOVERNOR

The Honorable John Y. Brown, Jr.
Governor of Kentucky
Capitol Building
Frankfort, Kentucky 40601

The Honorable H. Foster Pettit
Secretary of Public Protection
and Regulation
Capital City Airport Building
Frankfort, Kentucky 40601

Gentlemen:

As directed by KRS 304.2-180, we furnish herewith the 109th Annual Report of the Department of Insurance, covering the calendar year ended December 31, 1978.

This report summarizes financial data of each insurer licensed in the Commonwealth of Kentucky. All figures shown therein have been extracted from the sworn statutory annual statements as filed by the individual companies.

Insurance premiums written in Kentucky during 1978 by authorized insurers increased by 14.8 per cent over the previous year. This business generated premium taxes and fees totaling $30,783,069, which were deposited to the State's General Fund.

Every effort is being made to prepare and submit the 1979 Annual Report in a more timely manner.

Respectfully submitted,

Daniel D Briscoe

Daniel D. Briscoe
Commissioner

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## COMMISSIONERS

Gustavus W. Smith. . . . . .1870-1876
B. Leslie. . . . . .1876-1880
L. C. Norman . . . . . .1880-1890
H. F. Duncan . . . . . .1890-1896
David N. Comingore . . . . . .1896-1898
Will H. Stone. . . . . .1898-1900
John B. Chenault . . . . . .1900-1904
Henry Prewitt. . . . . .1904-1907
Charles W. Bell. . . . . .1907-1912
M. C. Clay . . . . . .1912-1916
C. F. Thomas . . . . . .1916-1920
James F. Ramey . . . . . .1920-1923
A. M. Wash . . . . . .1923-1924
Shelton M. Saufley . . . . . .1924-1929
Bush W. Allin. . . . . .1929-1932
Gemill B. Senff. . . . . .1932-1935
McKay Reed . . . . . .1935-1936
J. Dan Talbot. . . . . 1936
Sherman Goodpaster . . . . . .1936-1944
Harry B. Wilson. . . . . .1944-1948
C. P. Thurman. . . . . .1948-1949
Spaulding Southall . . . . . .1949-1953
S. H. Goebel . . . . . .1953-1955
C. P. Thurman. . . . . .1955-1959
W. T. Hockensmith. . . . . .1959-1962
L. D. Cassady. . . . . .1962-1963
J. Elliott Flanery . . . . . .1963-1964
William E. Bivin . . . . . .1964-1966
S. Roy Woodall, Jr.. . . . . .1966-1967
Robert D. Preston. . . . . .1967-1971
Harold B. McGuffey . . . . . .1971-1979
Daniel D. Briscoe. . . . . .1980

## ACTING INSURANCE COMMISSIONERS

Arch Pulliam . . . . . .1928
Charles I. Brown . . . . . .1932
Donald N. Rhody. . . . . .1979-1980

CLASSIFICATION OF COMPANIES LICENSED IN KENTUCKY

AS OF DECEMBER 31, 1978

| Classification Code Number | Kentucky Companies | Out-of-State Companies | Total |
|---|---|---|---|
| 1 Property (Stock) | 1 | 3 | 4 |
| 2 Property (Mutual) | 0 | 0 | 0 |
| 3 Property (Reciprocal) | 0 | 1 | 1 |
| 4 Casualty (Stock) | 1 | 27 | 28 |
| 5 Casualty (Mutual) | 0 | 6 | 6 |
| 6 Casualty (Reciprocal) | 0 | 1 | 1 |
| 7 Multiple (Stock) | 9 | 346 | 355 |
| 8 Multiple (Mutual) | 2 | 68 | 70 |
| 9 Multiple (Reciprocal) | 0 | 13 | 13 |
| 10 Assessment Fire | 23 | 0 | 23 |
| 11 Life | 14 | 484 | 498 |
| 12 Title | 0 | 19 | 19 |
| 13 Burial | 2 | 0 | 2 |
| 14 Fraternal | 0 | 20 | 20 |
| 15 Non-Profit Hospital & Medical | 3 | 0 | 3 |
| 16 Mortgage Guaranty | 0 | 15 | 15 |
| 17 Dental Service | 1 | 0 | 1 |
| 18 Assessment Life | 1 | 0 | 1 |
| 19 Surety | 0 | 3 | 3 |
| 20 Health Maintenance Organizations | 2 | 0 | 2 |
| Total | 59 | 1,006 | 1,065 |

DEPARTMENT OF INSURANCE

Frankfort, Kentucky

FINANCIAL STATEMENT

Collections through the Department of Insurance for the Fiscal Year July 1, 1978, to June 30, 1979.

| | | |
|---|---|---|
| COLLECTION FOR STATE GENERAL FUND: | | |
| Surplus Lines Tax | | $ 576,435.67 |
| Total Taxes | | $ 576,435.67 |
| FEES: | | |
| Agents Licenses | $ 493,800.00 | |
| Certificates of Authority | 113,579.00 | |
| Non-Profit Health Service Corporations | 24,131.36 | |
| Charters, etc. | 81,276.38 | |
| Filing Annual Statements | 55,214.00 | |
| Examination of Agents | 45,275.00 | |
| Louisville Securities Office | 1,357.00 | |
| Prior Year Adjustment (Rent) | 12,683.00 | |
| Total Fees | | $ 827,316.59 |
| Total Fees and Taxes | | $1,403,752.26 |
| TRUST AND AGENCY ACCOUNTS: | | |
| No-Fault Rejection Service Fees | $ 4,724.00 | |
| Patient Compensation Fund | 566.14 | |
| REVOLVING FUND: | | |
| Examinations of Companies | $ 240,586.29 | |
| Total | | $ 245,876.43 |
| STATE FIRE AND TORNADO FUNDS: | | |
| Insurance Fund Receipts | $2,238,653.79 | |
| Total State Fire and Tornado Funds | | $2,238,653.79 |
| TOTAL COLLECTIONS THROUGH THE DEPARTMENT OF INSURANCE | | $3,888,282.48 |

DEPARTMENT OF INSURANCE

Frankfort, Kentucky

Financial Statement for the Fiscal Year 1978-1979

| | |
|---|---|
| Budget Allotment | $1,408,900.00 |
| Expenditures | $1,267,709.29 |
| Encumbrances | $ 141,190.71 |

## FIRE AND CASUALTY RATING BUREAUS

The Department has licensed 11 rating organizations to make rates, rules and rating plans in accordance with the provisions of KRS 304.13-120. The following is a list of such organizations.

American Association of Insurance Services
221 North LaSalle Street
Chicago, Illinois 60601

Automobile Insurance Plans Service Office
733 Third Avenue
New York, New York 10017

Crop-Hail Insurance Actuarial Association
209 West Jackson Boulevard
Chicago, Illinois 60606

Factory Mutual Service Bureau
1151 Boston-Providence Turnpike
Norwood, Massachusetts 02062

Hail Information Service
146 South Atlantic Avenue
Ormond Beach, Florida 32074

Insurance Services Office
160 Water Street
New York, New York 10038

Insurance Services Office of Kentucky
312 Whittington Parkway, Post Office Box 7980
Louisville, Kentucky 40207

Mill and Elevator Rating Bureau
2 North Riverside Plaza
Chicago, Illinois 60606

National Council on Compensation Insurance
One Penn Plaza, New York, New York 10001

(a) Coal Mining Rating Bureau
700 Landreth Building, St. Louis, Missouri

(b) Southeastern Compensation Rating Board
2 Park Circle, Birmingham, Alabama 35215

Nuclear Insurance Rating Bureau
160 Water Street
New York, New York 10038

The Surety Association of America
125 Maiden Lane
New York, New York 10038

## ADVISORY ORGANIZATIONS

Filings in accordance with the provisions of KRS 304.13-240 have been made by the following advisory organizations which have been approved by the Department.

Alliance of American Insurers
20 North Wacker Drive
Chicago, Illinois 60606

American Nuclear Insurers
Suite 243, The Exchange, 270 Farmington Avenue
Farmington, Connecticut 06032

Highway Loss Data Institute
Watergate Six Hundred, Suite 380
Washington, D.C. 20037

Improved Risk Mutuals
15 North Broadway
White Plains, New York

Independent Manual Advisory Organization
30 West Monroe Street
Chicago, Illinois 60603

Industrial Risk Insurers
85 Woodland Avenue
Hartford, Connecticut 06102

Mill Mutual Fire Prevention Bureau
400 West Madison Street
Chicago, Illinois 60606

Mutual Insurance Advisory Association
733 Third Avenue
New York, New York 10017

National Association of Independent Insurers
2600 River Road
Des Plaines, Illinois 60018

National Committee on Property Insurance
Public Ledger Building
Philadelphia, Pennsylvania 19106

National Independent Statistical Service
10 South LaSalle Street
Chicago, Illinois 60618

Underwriters Grain Association
175 West Jackson Boulevard
Chicago, Illinois 60604

Underwriters Service Association
222 West Adams Street
Chicago, Illinois 60606

Uniform Forms Committee of the Uniform Printing and Supply Company
222 West Adams Street
Chicago, Illinois 60606

**********

Kentucky Automobile Insurance Plan
824 Marion E. Taylor Building
Louisville, Kentucky 40202
Mr. Alton D. Scott, Manager

NEW COMPANIES LICENSED DURING CALENDAR YEAR 1978

| NAME OF COMPANY | AUTHORIZED TO WRITE | LOCATION | DATE LICENSED |
|---|---|---|---|
| Allianz Insurance Company | Multiple Line | Los Angeles, California | December 31, 1977* |
| American Alliance Insurance Company | Multiple Line | Phoenix, Arizona | July 7, 1978 |
| American Founders Life Insurance Company | Life and Health | Austin, Texas | August 31, 1977* |
| American National Property and Casualty Company | Multiple Line | Springfield, Missouri | March 9, 1978 |
| American Reinsurance Company | Multiple Line | Dover, Delaware | January 1, 1978 |
| Associated Doctors Health and Life Insurance Company | Life and Health | Birmingham, Alabama | May 5, 1978 |
| Atlanta Casualty Company | Casualty | Atlanta, Georgia | September 26, 1978 |
| Atlas Assurance Company of America | Multiple Line | New York, New York | January 1, 1978 |
| Capitol American Life Insurance Company | Life and Health | Phoenix, Arizona | January 19, 1978 |
| Consumers National Life Insurance Company | Life and Health | Phoenix, Arizona | September 29, 1978 |
| Cotton Belt Insurance Company, Inc. | Surety | Memphis, Tennessee | September 15, 1978 |
| Delaware American Life Insurance Company | Life and Health | Wilmington, Delaware | August 11, 1978 |
| Dependable Life Insurance Company | Life and Health | Jacksonville, Florida | February 10, 1978 |
| Fidelity and Guaranty Insurance Company | Multiple Line | West Des Moines, Iowa | December 20, 1978 |
| Financial Security Life Insurance Company | Life | Moline, Illinois | September 18, 1978 |
| Golden Rule Insurance Company | Life and Health | Lawrenceville, Illinois | March 23, 1978 |
| Guaranty National Insurance Company | Multiple Line | Denver, Colorado | March 29, 1978 |
| Integon Mortgage Guaranty Corporation | Mortgage Guaranty | Atlanta, Georgia | December 20, 1978 |
| Kentucky Mutual Insurance Company | Assessment Fire | Lexington, Kentucky | May 25, 1978 |
| Knickerbocker Life Insurance Company of Ohio | Life and Health | Columbus, Ohio | December 20, 1978 |
| Lawyers Surety Corporation | Multiple Line | Dallas, Texas | July 10, 1978 |
| Lifetime Security Life Insurance Company | Life and Health | Louisville, Kentucky | March 31, 1978 |
| MIC Life Insurance Corporation | Life, Health and Variable Annuities | Wilmington, Delaware | September 29, 1978 |

NEW COMPANIES LICENSED DURING CALENDAR YEAR 1978

| NAME OF COMPANY | AUTHORIZED TO WRITE | LOCATION | DATE LICENSED |
|---|---|---|---|
| Mid-American Fire and Casualty Company | Multiple Line | Milford, Ohio | October 20, 1978 |
| Minnehoma Insurance Company | Multiple Line | Phoenix, Arizona | December 31, 1977* |
| Morrison Assurance Company, Inc. | Multiple Line | Tampa, Florida | June 1, 1978 |
| National Fire and Indemnity Exchange | Multiple Line | St. Louis, Missouri | February 10, 1978 |
| National Reinsurance Corporation | Multiple Line | Wilmington, Delaware | August 31, 1977* |
| PHF Life Insurance Company | Life and Health | Battle Creek, Michigan | July 10, 1978 |
| The Paul Revere Protective Life Insurance Company | Life, Health and Variable Annuities | Wilmington, Delaware | August 17, 1978 |
| Paxton National Insurance Company | Multiple Line | Harrisburg, Pennsylvania | July 20, 1978 |
| Physicians Insurance Company of Ohio | Multiple Line | Columbus, Ohio | April 28, 1978 |
| Providers Benefit Life Insurance Company | Life and Health | Bala Cynwyd, Pennsylvania | July 13, 1978 |
| Public Service Life Insurance Company | Life and Health | Sioux City, Iowa | September 18, 1978 |
| Puritan Insurance Company | Multiple Line | Stamford, Connecticut | December 31, 1977* |
| Reserve National Insurance Company | Life and Health | Oklahoma City, Oklahoma | September 14, 1978 |
| Southeastern Fidelity Insurance Company | Multiple Line | Atlanta, Georgia | May 10, 1978 |
| United Fidelity Life Insurance Company | Life and Health | Dallas, Texas | September 1, 1978 |
| United Pacific Life Insurance Company | Life and Health | Tacoma, Washington | December 20, 1978 |
| Unity Mutual Life Insurance Company | Life and Health | Syracuse, New York | February 3, 1978 |

*Approved in 1978 retroactive to 1977.

## INSURANCE COMPANIES FAILED, MERGED, RETIRED, OR CHANGED NAME

The following are out-of-state companies, licensed in Kentucky, which have retired, merged, failed, or changed name during the calendar year of 1978.

| Name of Company | Location | Date Admitted | Date Failed, Retired, Merged or Changed Name and Explanation |
|---|---|---|---|
| Allianz Insurance Company | New York, New York | December 31, 1977 | Merged into AIC Ins. Co., Calif., which changed name to Allianz Ins. Co.Merger & name effective 12/31/1977. |
| Allied Insurance Company | Los Angeles, California | September 3, 1968 | Changed name to INA Underwriters Ins. Co., 12/14/1977. |
| Allstate Fire Insurance Company | Northbrook, Illinois | October 31, 1946 | Changed name to Northbrook Property & Casualty Ins. Co., 11/27/1978. |
| American Eagle Life Ins. Co. | Morristown, New Jersey | January 23, 1967 | Changed name to Crum & Forster Life Ins. Co., 7/1/1978. |
| American Founders Life Ins. Co. | Austin, Texas | July 27, 1972 | Merged into A. F. Merger Life Ins. Co. which changed name to American Founders Life Ins. Co.,12/31/1977. |
| American Re-insurance Company | New York, New York | October 20, 1933 | Merged into American Reinsurance Co. of Delaware which changed name to American Reinsurance Co. Merger & name change effective January 1, 1977. |
| Atlas Assurance Company, Ltd. | London, England | February 1892 | Domestication of U.S. Branch by merger into Atlas Assurance Co. of America, 1/1/1978 |
| Consolidated Mutual Insurance Co. | Brooklyn, New York | October 21, 1960 | License revoked 11/22/1978. |
| Continental Mortgage Insurance,Inc. | Madison, Wisconsin | March 17, 1964 | Changed name to Verex Assurance, Inc., 11/1/1977. |
| Federal Life & Casualty Company | Battle Creek, Michigan | August 8, 1945 | Merged into Peoples Home Life Ins. Co. of Indiana, 12/31/1977. |
| Gambles Insurance Company | St. Louis Park, Minnesota | October 27, 1972 | Changed name to John Alden Ins. Co., 1/30/1978. |
| Investors Mortgage Ins. Co. | Chicago, Illinois | January 27, 1969 | Changed name to Tiger Investors Mortgage Ins. Co., 3/10/1978. |
| Minnehoma Insurance Company | Tulsa, Oklahoma | January 11, 1957 | Merged into Minnehoma Ins. Co. of Arizona, which then changed name to Minnehoma Ins. Co., 12/31/1977. |
| National Reinsurance Corp. | New York, New York | May 16, 1923 | Merged into Fidelity & Casualty Co., Delaware, which changed name to National Reinsurance Corp., effective 8/31/1977. |
| Old Security Casualty Ins. Co. | Kansas City, Missouri | August 14, 1970 | Changed name to American Continental Ins. Co., 8/3/1978. |
| Peoples Home Life Ins. Co. of Ind. | Indianapolis, Indiana | September 24, 1958 | Changed name to Federal Home Life Ins. Co., 12/31/1977. |
| Provident Variable Life Ins. Co. | Chattanooga, Tennessee | December 4, 1973 | Company dissolved July 31, 1977. |
| Puritan Insurance Company | New York, New York | April 20, 1926 | Merged into Puritan Ins. Co. of Conn. which changed name to Puritan Ins. Co., 12/31/1977. |

INSURANCE COMPANIES FAILED, MERGED, RETIRED, OR CHANGED NAME

| Name of Company | Location | Date Admitted | Date Failed, Retired, Merged or Changed Name and Explanation |
|---|---|---|---|
| Ranger American Life Ins. Co. | Wilmington, Delaware | December 28, 1962 | Changed name to Tara Life Ins. Co. of America, 8/16/1978. |
| United American Life Ins. Co. | Denver, Colorado | April 24, 1968 | Changed name to World Service Life Ins. Co., 7/31/1978. |
| United Fidelity Life Ins. Co. | Dallas, Texas | June 8, 1973 | Merged into LL Life Ins. Co., 8/31/1978. |
| Volkswagen Insurance Company | Little Rock, Arkansas | September 11, 1962 | Changed name to Wausau Underwriters Ins. Co., 4/14/1978. |
| Volkswagen Life Ins. Co. | Indianapolis, Indiana | October 26, 1970 | Changed name to Wausau Underwriters Life Ins. Co., 7/1/1978. |
| World Service Life Ins. Co. | Fort Worth, Texas | March 12, 1969 | Merged into United American Life Ins. Co., 7/31/1978. |

KENTUCKY INSURANCE COMPANIES - FAILED, RETIRED, MERGED, OR CHANGED NAME

| Name of Company | Location | Date Admitted | Date Failed, Retired, Merged or Changed Name, and Explanation |
|---|---|---|---|
| International Life Insurance Co. | Louisville | 1956 | Purchased by Union Bankers Ins. Co., Dallas, Texas, June 30, 1978. |

BEST AVAILABLE COPY

# LIFE COMPANIES

## FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| KENTUCKY COMPANIES | | | | | |
| AMERICAN FAMILY SECURITY INS | 17,171,242 | 11,201,371 | 2,385,331 | 3,584,539 | 274,064 |
| AMERICAN LIFE & ACCIDENT INS | 73,291,870 | 51,953,565 | 2,100,000 | 19,238,305 | 2,074,055 |
| CITIZENS SECURITY LIFE INS | 17,840,696 | 15,761,036 | 1,049,230 | 1,030,428 | 209,407 |
| COMMONWEALTH LIFE INSURANCE CO | 880,160,510 | 707,453,254 | 5,774,500 | 166,932,756 | 27,116,836 |
| EAGLES' NAT'L LIFE INS COMPANY | 3,178,956 | 1,495,237 | 751,000 | 931,923 | 288,960 |
| INDEPENDENCE LIFE & ACC INS CO | 34,510,020 | 23,084,118 | 1,370,000 | 10,055,902 | 920,923 |
| INVESTORS HERITAGE LIFE INS CO | 49,399,971 | 41,729,115 | 937,000 | 6,733,856 | 1,016,063 |
| KENTUCKY CENTRAL LIFE INS CO | 319,335,969 | 278,940,358 | 5,749,057 | 34,646,554 | 6,058,956 |
| KY. HOME MUTUAL LIFE INS CO | 33,774,269 | 29,670,337 | . . . . | 4,103,932 | 843,582 |
| LIFETIME SECURITY LIFE INS CO | 6,937,998 | 5,406,049 | 500,000 | 1,031,948 | -13,445 |
| LINCOLN INCOME LIFE INSURANCE | 86,556,802 | 75,411,211 | 1,278,380 | 9,867,210 | 2,004,990 |
| MAMMOTH LIFE & ACCIDENT INS CO | 26,059,189 | 23,900,609 | 750,000 | 1,406,234 | 368,331 |
| OLD SOUTH LIFE INSURANCE CO | 3,465,414 | 3,023,556 | 150,100 | 291,759 | -1,248 |
| WESTERN PIONEER LIFE INS CO | 28,869,825 | 24,852,797 | 986,545 | 3,030,482 | 161,235 |
| TOTAL KENTUCKY | 1,580,552,731 | 1,293,882,615 | 23,781,143 | 262,885,828 | 41,322,709 |
| OUT OF STATE COMPANIES | | | | | |
| A M LIFE INSURANCE COMPANY | 28,948,714 | 21,968,515 | 1,500,000 | 5,480,199 | 648,289 |
| ACACIA MUTUAL LIFE INS CO | 755,421,748 | 713,755,540 | . . . . | 41,666,207 | 6,814,436 |
| ACACIA NATIONAL LIFE INS CO | 24,606,072 | 19,311,592 | 1,500,000 | 3,794,480 | 318,550 |
| ACADEMY LIFE INSURANCE COMPANY | 18,083,620 | 15,410,465 | 1,100,000 | 1,573,154 | 239,461 |
| ACCELERATION LIFE INSURANCE CO | 74,005,239 | 69,372,746 | 1,100,000 | 3,532,493 | 2,572,785 |
| AETNA LIFE INSURANCE COMPANY | 15,744,430,296 | 15,191,040,612 | 62,765,460 | 490,624,224 | 155,175,888 |
| AETNA VARIABLE ANNUITY LIFE | 1,032,513,732 | 1,010,202,262 | 1,100,000 | 21,211,470 | 1,450,391 |
| ALEXANDER HAMILTON LIFE INS CO | 482,667,376 | 420,842,825 | 3,750,000 | 58,274,551 | 25,633,435 |
| ALL AMERICAN ASSURANCE COMPANY | 57,262,072 | 53,096,092 | 1,575,874 | 2,568,106 | 633,163 |
| ALL AMERICAN LIFE & CASUALTY | 416,352,438 | 382,430,735 | 4,181,899 | 29,739,804 | 8,955,776 |
| ALLIED LIFE INSURANCE COMPANY | 19,497,765 | 11,973,336 | 3,800,000 | 3,724,429 | 338,399 |
| ALLSTATE LIFE INSURANCE CO | 911,783,538 | 743,160,985 | 2,000,000 | 166,622,552 | 32,828,120 |
| AMALGAMATED LABOR LIFE INS CO | 8,953,241 | 6,791,297 | 765,000 | 1,396,944 | 407,360 |
| AMALGAMATED LIFE & HEALTH INS | 8,124,750 | 4,606,405 | 1,100,000 | 2,418,345 | 62,718 |
| AMER INTL LIFE ASSUR CO OF NY | 51,741,802 | 44,587,640 | 1,250,000 | 5,904,162 | 918,125 |
| AMER PROGRESSIVE LIFE & HEALTH | 7,294,464 | 3,513,244 | 600,000 | 3,181,220 | 281,953 |
| AMERICAN AMICABLE LIFE INS CO | 292,178,878 | 262,990,109 | 7,073,300 | 22,115,469 | 10,280,061 |
| AMERICAN BANKERS LIFE ASSUR | 209,617,907 | 193,325,667 | 5,415,575 | 10,876,664 | 5,098,098 |
| AMERICAN DEFENDER LIFE INS CO | 52,885,119 | 49,417,340 | 1,200,070 | 2,267,709 | 486,645 |
| AMERICAN FAMILY LIFE ASSUR CO | 261,514,555 | 220,204,068 | 3,714,435 | 37,596,052 | 10,757,047 |
| AMERICAN FIDELITY ASSURANCE CO | 165,892,843 | 152,174,389 | 1,000,000 | 12,718,454 | 4,315,578 |

LIFE COMPANIES

FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| OUT OF STATE COMPANIES | | | | | |
| AMERICAN FIDELITY LIFE INS CO | 116,477,307 | 108,778,847 | 1,647,109 | 6,051,351 | 1,033,880 |
| AMERICAN FOUNDATION LIFE INS | 36,579,333 | 32,928,806 | 850,000 | 2,800,527 | 397,592 |
| AMERICAN FOUNDERS LIFE INS CO | 101,409,523 | 88,493,809 | 1,147,792 | 11,767,922 | 1,523,308 |
| AMERICAN GENERAL LIFE IN CO NY | 113,683,142 | 104,000,463 | 1,500,000 | 8,182,679 | 939,994 |
| AMERICAN GENERAL LIFE, DEL | 633,121,260 | 603,077,455 | 6,000,000 | 24,043,805 | 11,769,300 |
| AMERICAN HEALTH & LIFE INS CO | 296,326,004 | 205,421,217 | 3,000,000 | 87,906,787 | 2,200,217 |
| AMERICAN HERITAGE LIFE INS CO | 134,596,302 | 116,389,123 | 3,311,315 | 14,897,862 | 2,793,923 |
| AMERICAN INCOME LIFE INSURANCE | 97,303,785 | 90,982,752 | 1,693,750 | 4,627,283 | 3,203,946 |
| AMERICAN INVESTORS LIFE INS CO | 17,327,590 | 14,405,743 | 1,686,536 | 1,235,311 | 520,032 |
| AMERICAN LIFE INS CO OF NY | 37,135,320 | 29,437,170 | 1,100,000 | 6,596,150 | 890,090 |
| AMERICAN NATIONAL INSURANCE CO | 2,165,091,357 | 1,890,130,010 | 32,793,416 | 242,167,931 | 41,047,241 |
| AMERICAN NATL LIFE INS CO OF TX | 14,525,148 | 9,227,418 | 1,500,000 | 3,797,730 | 646,257 |
| AMERICAN PATRIOT HEALTH INS CO | 6,152,118 | 3,336,932 | 1,000,000 | 1,815,186 | 21,846 |
| AMERICAN PIONEER LIFE INS CO | 10,164,784 | 8,722,293 | 1,000,000 | 442,490 | 61,744 |
| AMERICAN PUBLIC LIFE INS CO | 20,108,317 | 17,456,128 | 1,199,961 | 1,452,228 | 182,911 |
| AMERICAN REPUBLIC INSURANCE CO | 93,607,316 | 71,705,446 | 1,000,000 | 20,901,870 | 169,547 |
| AMERICAN RESERVE LIFE INS CO | 15,173,349 | 13,502,901 | 1,100,000 | 570,447 | 2,670,709 |
| AMERICAN STATES LIFE INS CO | 71,101,768 | 56,675,063 | 1,452,918 | 12,973,786 | 3,046,240 |
| AMERICAN TIDELANDS LIFE INS | 28,015,833 | 24,612,295 | 1,044,679 | 2,356,859 | 720,906 |
| AMERICAN UNITED LIFE INSURANCE | 1,094,954,568 | 1,039,271,877 | . . . . | 55,682,690 | 10,020,823 |
| AMERICAN VARIABLE ANNUITY LIFE | 72,559,013 | 68,533,172 | 1,501,000 | 2,524,841 | -513,779 |
| AMICO LIFE INSURANCE COMPANY | 5,038,704 | 568,238 | 1,500,000 | 2,970,466 | 203,402 |
| ANCHOR NATIONAL LIFE INSURANCE | 1,031,008,158 | 1,004,269,181 | 2,001,270 | 24,737,707 | 4,279,758 |
| APPALACHIAN NATIONAL LIFE INS | 37,788,098 | 34,546,819 | 1,000,000 | 2,241,279 | 749,326 |
| ARCUS LIFE INSURANCE COMPANY | 6,893,106 | 4,284,427 | 1,000,000 | 1,608,679 | 47,291 |
| ASSOCIATED DOCTORS HEALTHLIFE | 13,652,430 | 8,008,767 | 850,041 | 4,793,622 | 833,500 |
| ASSOCIATED GENERAL LIFE CO | 3,882,742 | 908,819 | 1,000,000 | 1,973,922 | -34,294 |
| ASSOCIATES LIFE INSURANCE CO | 21,036,131 | 19,209,753 | 860,732 | 967,645 | 374,301 |
| ASSOCIATION LIFE INSURANCE CO | 25,039,250 | 16,544,392 | 1,100,000 | 7,394,858 | 1,943,966 |
| ATLANTA LIFE INSURANCE COMPANY | 103,181,343 | 81,328,786 | 6,000,000 | 15,852,557 | 1,544,996 |
| ATLANTIC AMERICAN LIFE INS CO | 13,461,434 | 11,864,112 | 851,460 | 765,861 | 19,367 |
| BANKERS FIDELITY LIFE INS CO | 23,997,927 | 21,664,527 | 949,400 | 1,384,000 | -189,454 |
| BANKERS LIFE & CASUALTY CO | 1,174,171,841 | 918,659,797 | 10,000,000 | 245,512,044 | 25,774,499 |
| BANKERS LIFE COMPANY | 5,771,025,355 | 5,576,598,279 | . . . . | 194,427,076 | 25,290,454 |
| BANKERS LIFE INS CO OF AMERICA | 3,154,505 | 2,640,223 | 200,000 | 314,281 | 26,433 |
| BANKERS LIFE INS CO OF NEBR | 644,622,484 | 611,544,021 | . . . . | 33,078,462 | 6,657,881 |
| BANKERS NATIONAL LIFE INS CO | 276,605,894 | 257,329,271 | 4,000,000 | 15,476,623 | 1,369,460 |
| BANKERS SECURITY LIFE INS SOC | 129,788,019 | 114,273,813 | 2,755,726 | 12,758,480 | 2,546,355 |
| BANKERS UNITED LIFE ASSURANCE | 53,222,748 | 46,902,554 | 1,500,000 | 4,820,194 | 334,560 |
| BENEFICIAL LIFE INSURANCE CO | 335,258,247 | 312,520,290 | 1,100,000 | 21,637,957 | 2,131,567 |

# LIFE COMPANIES

## FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| OUT OF STATE COMPANIES | | | | | |
| BENEFICIAL NATIONAL LIFE INS | 72,171,432 | 62,873,658 | 1,842,500 | 7,455,274 | 1,650,669 |
| BENEFICIAL STANDARD LIFE INS | 206,837,902 | 165,924,676 | 4,709,585 | 36,203,640 | 17,755,797 |
| BENEFIT TRUST LIFE INS CO | 144,240,651 | 128,129,616 | . . . . | 16,111,035 | 2,136,659 |
| BERKSHIRE LIFE INSURANCE CO | 400,632,476 | 374,046,206 | 500,000 | 26,086,270 | 2,326,102 |
| BOSTON MUTUAL LIFE INS CO | 142,323,547 | 133,964,377 | . . . . | 8,359,170 | 1,375,043 |
| BUSINESS MENS ASSURANCE CO | 634,167,747 | 564,437,609 | 12,000,000 | 57,730,138 | 13,716,472 |
| CALIFORNIA LIFE INSURANCE CO | 51,716,943 | 38,202,198 | 974,385 | 12,540,360 | -3,019,319 |
| CANADA LIFE ASSURANCE CO | 368,740,302 | 351,583,916 | 500,000 | 16,656,386 | -527,987 |
| CAPITOL AMERICAN LIFE INSURANC | 5,567,240 | 3,246,269 | 1,100,001 | 1,220,970 | 137,647 |
| CAPITOL LIFE INSURANCE CO | 1,013,560,099 | 931,004,480 | 2,000,000 | 80,575,619 | 17,766,859 |
| CELINA NATIONAL LIFE INS CO | 10,302,667 | 5,963,460 | 1,100,000 | 3,239,207 | 445,273 |
| CENTENNIAL LIFE INSURANCE CO | 49,364,774 | 40,466,937 | 1,500,000 | 7,397,835 | 526,366 |
| CENTRAL LIFE ASSURANCE COMPANY | 536,683,021 | 495,255,239 | . . . . | 41,427,782 | 5,292,036 |
| CENTRAL NATIONAL LIFE INS CO | 60,750,102 | 55,812,115 | 1,058,750 | 3,879,237 | 961,725 |
| CENTRAL NATIONAL LIFE OMAHA | 232,347,084 | 146,899,048 | 1,100,000 | 84,348,036 | 18,367,144 |
| CENTRAL STATES HEALTH LIFE CO | 38,776,775 | 31,191,104 | . . . . | 7,585,677 | 852,473 |
| CENTRAL UNITED LIFE INS CO | 24,520,387 | 20,374,540 | 1,006,282 | 3,139,565 | 455,258 |
| CENTURION LIFE INSURANCE CO | 57,529,955 | 28,802,348 | 1,100,000 | 27,627,607 | (7,105,930 |
| CHARTER INDEMNITY COMPANY | 949,526 | 36,775 | 200,000 | 712,751 | 22,570 |
| CHARTER NATIONAL LIFE INS CO | 107,856,385 | 97,797,845 | 1,100,000 | 8,956,539 | 3,896,867 |
| CHESAPEAKE LIFE INS CO | 52,476,173 | 48,845,914 | 1,479,375 | 2,150,884 | 530,843 |
| CHRYSLER LIFE INSURANCE CO | 46,055,027 | 39,123,993 | 1,500,000 | 5,431,034 | 1,264,787 |
| COASTAL STATES LIFE INSURANCE | 124,561,901 | 113,535,734 | 2,325,773 | 8,700,394 | 2,426,770 |
| COLLEGE LIFE INS CO OF AMERICA | 197,382,864 | 176,243,362 | 1,551,946 | 19,587,556 | 9,317,828 |
| COLONIAL LIFE & ACCIDENT INS | 106,880,962 | 73,319,421 | 3,972,041 | 31,589,500 | 9,272,277 |
| COLONIAL LIFE INS CO OF AMER | 296,088,538 | 271,454,249 | 1,320,000 | 23,314,289 | 2,427,627 |
| COLONIAL PENN LIFE INSURANCE | 362,483,930 | 238,573,570 | 1,500,000 | 122,410,360 | 52,757,796 |
| COLUMBIA NATIONAL LIFE INS CO | 53,495,642 | 47,865,996 | 1,122,000 | 4,507,646 | 569,857 |
| COLUMBUS MUTUAL LIFE INS | 439,636,393 | 406,199,390 | 1,100,000 | 32,337,003 | 3,842,379 |
| COMBINED INS CO OF AMERICA | 613,716,740 | 557,252,099 | 28,156,592 | 228,310,049 | 50,199,199 |
| COMMERCIAL STATE LIFE INS CO | 24,669,073 | 21,789,464 | 750,000 | 2,129,609 | 534,933 |
| COMMERCIAL TRAVELERS MUTL INS | 20,251,824 | 12,943,167 | . . . . | 7,308,657 | -51,631 |
| COMMERCIAL UNION LIFE INS CO | 72,306,319 | 61,580,133 | 1,128,200 | 9,597,986 | 1,235,749 |
| CONFEDERATION LIFE INS CO | 285,841,919 | 279,667,100 | 800,000 | 5,374,819 | 1,420,340 |
| CONNECTICUT GENERAL LIFE INS | 10,978,951,023 | 10,440,857,368 | 29,891,610 | 508,202,045 | 111,534,782 |
| CONNECTICUT MUTUAL LIFE INS CO | 4,570,987,272 | 4,330,172,881 | . . . . | 240,814,390 | 15,782,945 |
| CONSOLIDATED AMERICAN LIFE INS | 32,912,982 | 29,273,331 | 1,157,250 | 2,482,401 | 508,313 |
| CONSOLIDATED NATIONAL LIFE INS | 6,949,869 | 3,468,344 | 1,000,000 | 2,481,525 | 278,900 |
| CONSTITUTION LIFE INSURANCE CO | 74,338,560 | 55,057,707 | 1,200,000 | 18,080,852 | 1,041,850 |
| CONSUMERS LIFE INSURANCE CO NC | 3,287,791 | 1,762,444 | 850,000 | 675,347 | -47,334 |

[redacted] COMPANIES [redacted]

FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| OUT OF STATE COMPANIES | | | | | |
| CONSUMERS NATIONAL LIFE INS CO | 6,728,942 | 5,182,637 | 750,000 | 796,305 | 191,304 |
| CONSUMERS UNITED INSURANCE CO | 21,728,096 | 18,386,749 | 1,000,000 | 2,341,347 | 522,269 |
| CONTINENTAL AMERICAN LIFE INS | 275,329,757 | 249,073,259 | 3,768,710 | 22,487,787 | 4,539,425 |
| CONTINENTAL ASSURANCE COMPANY | 2,795,903,363 | 2,629,336,000 | 21,830,865 | 144,736,498 | 37,616,067 |
| CONTINENTAL BANKERS LIFE INS | 8,518,704 | 6,788,977 | 751,951 | 977,776 | 84,783 |
| COUNTRY LIFE INSURANCE COMPANY | 883,114,662 | 805,047,310 | 4,500,000 | 73,567,351 | 11,415,532 |
| COUNTRYWIDE LIFE INSURANCE CO | 6,221,937 | 4,482,921 | 1,100,000 | 639,016 | 472,016 |
| COVENANT LIFE INSURANCE CO | 16,213,603 | 12,555,386 | 1,679,905 | 1,978,312 | 652,878 |
| CREDIT LIFE INSURANCE COMPANY | 178,716,712 | 169,600,192 | 1,200,000 | 7,916,520 | 2,619,673 |
| CROSS COUNTRY LIFE INSURANCE | 2,900,940 | 51,107 | 1,100,000 | 1,749,832 | 124,095 |
| CROWN LIFE INSURANCE COMPANY | 721,447,479 | 704,297,935 | 800,000 | 16,349,544 | -1,696,033 |
| CRUM & FORSTER LIFE INS CO | 27,755,930 | 20,047,565 | 1,000,000 | 6,708,365 | 87,577 |
| CUDIS INSURANCE SOCIETY INC | 79,305,057 | 64,698,979 | 5,000,000 | 9,606,078 | 2,910,527 |
| CUMBERLAND LIFE INSURANCE CO | 50,690,073 | 35,270,092 | 1,500,000 | 13,919,981 | 7,528,149 |
| CUNA MUTUAL INSURANCE SOCIETY | 330,934,749 | 271,515,576 | - - - - | 59,419,173 | 7,278,411 |
| DELAWARE AMERICAN LIFE INS CO | 18,441,572 | 11,323,974 | 2,200,000 | 4,917,598 | 676,294 |
| DEPENDABLE LIFE INSURANCE CO | 9,115,488 | 6,953,105 | 1,000,000 | 1,162,383 | 168,782 |
| DURHAM LIFE INSURANCE COMPANY | 364,504,349 | 274,431,759 | 14,989,130 | 75,083,459 | 12,473,131 |
| EDUCATORS MUTUAL LIFE INS CO | 50,630,236 | 46,651,441 | - - - - | 3,978,794 | 1,191,494 |
| EMPLOYEES MUTUAL BENEFIT ASSN | 5,635,953 | 3,922,899 | - - - - | 1,713,054 | 560,150 |
| EMPLOYERS LIFE INS CO WAUSAU | 105,210,603 | 94,375,477 | 1,250,000 | 9,585,126 | 2,114,185 |
| EMPLOYERS MODERN LIFE COMPANY | 25,983,393 | 21,646,689 | 2,000,000 | 2,336,704 | 318,420 |
| EQUITABLE AMERICAN LIFE INS CO | 9,987,889 | 4,945,226 | 1,500,000 | 3,542,663 | -484,560 |
| EQUITABLE LIFE ASSUR SOC OF US | 27,671,540,707 | 26,816,765,944 | - - - - | 854,774,763 | -3,162,245 |
| EQUITABLE LIFE INS CO OF IOWA | 1,225,916,723 | 1,153,874,191 | 5,000,300 | 67,042,232 | 12,224,533 |
| EQUITABLE VARIABLE LIFE INS CO | 40,333,137 | 25,594,409 | 1,100,000 | 13,638,728 | -3,018,612 |
| EQUITY NATIONAL LIFE INS CO | 6,193,325 | 4,808,314 | 1,000,000 | 2,385,011 | 495,790 |
| ERIE FAMILY LIFE INSURANCE CO | 22,218,333 | 15,123,801 | 1,120,000 | 5,974,532 | 1,375,681 |
| EXECUTIVE FUND LIFE INS CO | 21,040,767 | 17,074,951 | 1,233,400 | 2,732,416 | 620,109 |
| EXECUTIVE LIFE INSURANCE CO | 130,169,243 | 123,512,175 | 1,100,000 | 5,557,068 | 1,452,518 |
| FAMILY LIFE INSURANCE COMPANY | 59,613,017 | 45,341,058 | 2,123,680 | 12,148,279 | 1,854,651 |
| FARM & RANCH LIFE INSURANCE CO | 31,354,201 | 26,031,473 | 750,000 | 4,572,728 | 822,322 |
| FARMLAND LIFE INSURANCE CO | 35,930,194 | 28,486,009 | 1,000,000 | 6,442,185 | 1,956,819 |
| FEDERAL HOME LIFE INSURANCE CO | 223,129,561 | 200,048,596 | 1,100,000 | 21,980,965 | 4,435,432 |
| FEDERAL KEMPER LIFE ASSUR CO | 147,368,653 | 135,517,481 | 1,363,510 | 10,487,662 | 5,763,572 |
| FEDERAL LIFE INSURANCE COMPANY | 157,089,459 | 148,661,066 | - - - - | 8,428,392 | 1,691,005 |
| FEDERATED LIFE INSURANCE CO | 92,838,948 | 67,318,436 | 1,000,000 | 24,520,512 | 5,950,221 |
| FIDELITY & GUARANTY LIFE | 178,091,508 | 145,607,558 | 2,000,000 | 30,483,950 | 5,854,543 |
| FIDELITY BANKERS LIFE INS CO | 130,060,908 | 114,907,725 | 3,010,000 | 12,143,182 | 3,498,576 |
| FIDELITY INTERSTATE LIFE INS | 5,707,608 | 2,974,860 | 1,320,000 | 1,412,748 | -105,637 |

## LIFE COMPANIES

### FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| OUT OF STATE COMPANIES | | | | | |
| FIDELITY LIFE ASSOCIATION | 146,615,967 | 130,904,576 | . . . . | 15,711,391 | 3,551,767 |
| FIDELITY MUTUAL LIFE INS CO | 792,058,461 | 764,635,405 | . . . . | 27,423,056 | 7,563,048 |
| FIDELITY NATIONAL LIFE INS CO | 11,214,403 | 9,352,777 | 1,028,625 | 833,001 | 169,404 |
| FIDELITY SECURITY LIFE INS CO | 12,833,942 | 7,164,345 | 1,250,000 | 4,419,596 | 476,358 |
| FIDELITY UNION LIFE INS CO | 462,773,167 | 416,504,047 | 5,100,000 | 41,169,120 | 13,478,362 |
| FINANCIAL ASSURANCE INC | 10,044,555 | 7,621,541 | 1,012,500 | 1,210,514 | -1,031,067 |
| FINANCIAL SECURITY LIFE INS CO | 20,038,456 | 17,456,716 | 750,000 | 1,831,739 | 255,942 |
| FIREMANS FUND AMERICAN LIFE | 421,440,545 | 334,502,256 | 2,000,000 | 84,938,290 | -873,557 |
| FIRST COLONY LIFE INSURANCE CO | 139,613,695 | 111,814,225 | 3,439,313 | 24,360,157 | 1,018,159 |
| FIRST FEDERATED LIFE INS CO | 26,480,945 | 21,390,206 | 1,188,000 | 3,902,739 | 1,091,487 |
| FIRST INVESTORS LIFE INS CO | 26,715,193 | 21,827,398 | 1,250,000 | 3,637,795 | 561,640 |
| FIRST LIFE ASSURANCE COMPANY | 26,680,477 | 22,901,194 | 922,002 | 2,857,281 | 316,759 |
| FIRST NATIONAL LIFE INS CO | 8,120,396 | 7,110,328 | 250,000 | 760,068 | 143,283 |
| FIRST PYRAMID LIFE INS CO | 74,398,440 | 66,693,842 | 1,000,000 | 6,704,598 | 780,365 |
| FIRST UNITED LIFE INSURANCE CO | 30,356,129 | 27,995,990 | 1,100,000 | 1,262,139 | 118,999 |
| FIRST VARIABLE LIFE INS CO | 34,462,040 | 32,263,922 | 802,474 | 1,395,644 | 235,920 |
| FIRSTMARK LIFE OF INDIANA | 13,231,010 | 9,504,477 | 1,500,000 | 2,226,532 | 380,914 |
| FORD LIFE INSURANCE COMPANY | 143,954,800 | 134,132,489 | 1,500,000 | 8,322,311 | -1,135,933 |
| FOREMOST LIFE INSURANCE CO | 53,074,401 | 34,086,893 | 1,250,000 | 17,737,508 | 1,679,720 |
| FOUNDERS LIFE ASSUR CO OF FLA | 50,524,221 | 48,067,715 | 850,000 | 1,606,506 | 547,480 |
| FRANKLIN LIFE INSURANCE CO | 2,164,038,984 | 1,837,538,984 | 42,007,084 | 284,492,916 | 50,366,643 |
| FRANKLIN NATIONAL LIFE INS CO | 16,557,380 | 14,955,461 | 1,164,430 | 437,489 | -54,009 |
| GAMBLE ALDEN LIFE INSURANCE CO | 85,349,609 | 68,054,857 | 1,500,000 | 15,794,152 | 3,316,387 |
| GARDEN STATE LIFE INSURANCE CO | 34,132,709 | 25,388,495 | 1,174,511 | 7,569,703 | 446,708 |
| GENERAL AMERICAN LIFE INS CO | 1,336,110,079 | 1,263,709,362 | . . . . | 72,400,717 | 13,112,946 |
| GENERAL FIDELITY LIFE INS CO | 40,742,070 | 19,456,482 | 1,200,000 | 20,085,588 | 2,236,738 |
| GENERAL LIFE INS CORP OF WIS | 41,934,373 | 38,601,031 | 1,100,100 | 2,233,242 | -606,996 |
| GENERAL SERVICES LIFE INS CO | 19,456,564 | 16,168,120 | 1,200,000 | 2,088,444 | 514,569 |
| GENERAL UNITED LIFE INS CO | 162,906,772 | 140,175,567 | 2,000,000 | 20,733,205 | 2,955,701 |
| GENEVA LIFE INSURANCE COMPANY | 25,631,144 | 20,124,243 | 1,100,000 | 4,406,901 | 1,641,228 |
| GEORGE WASHINGTON LIFE INS CO | 24,042,153 | 17,018,205 | 1,100,035 | 5,923,913 | 1,517,212 |
| GEORGIA INTERNATIONAL LIFE INS | 178,548,131 | 148,780,099 | 2,500,000 | 27,268,032 | 4,309,524 |
| GERBER LIFE INSURANCE COMPANY | 12,290,785 | 5,676,005 | 1,504,250 | 5,110,530 | 1,726,114 |
| GIBRALTAR LIFE INS CO AMERICA | 30,030,918 | 25,481,049 | 1,500,000 | 3,049,869 | 343,200 |
| GLOBE LIFE & ACCIDENT INS CO | 148,241,118 | 109,207,260 | 5,425,742 | 33,608,115 | 10,064,213 |
| GLOBE LIFE INSURANCE COMPANY | 217,213,813 | 203,570,057 | 1,200,000 | 12,443,756 | 1,076,761 |
| GOLDEN RULE INSURANCE COMPANY | 13,761,644 | 10,492,991 | 1,000,200 | 2,268,453 | 195,761 |
| GOLDEN RULE LIFE INSURANCE CO | 21,501,390 | 14,582,928 | 200,000 | 6,716,462 | 399,176 |
| GOLDEN STATE MUTUAL LIFE INS | 74,041,118 | 68,101,854 | . . . . | 5,939,264 | 563,293 |
| GOVERNMENT EMPLOYEES LIFE INS | 173,497,013 | 138,007,828 | 6,716,049 | 28,773,136 | 5,754,238 |

[redacted] COMPANIES

FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| OUT OF STATE COMPANIES | | | | | |
| GOVERNMENT PERSONNEL MUTL LIFE | 141,485,659 | 130,065,445 | . . . . | 11,420,213 | 1,226,635 |
| GRANGE LIFE INSURANCE COMPANY | 3,738,253 | 1,568,380 | 750,000 | 1,419,873 | 109,136 |
| GREAT AMERICAN LIFE INS CO | 149,394,867 | 139,806,800 | 1,100,000 | 8,488,066 | 1,444,697 |
| GREAT AMERICAN RESERVE INS CO | 144,683,968 | 128,578,916 | 2,087,130 | 14,017,942 | 1,935,919 |
| GREAT FIDELITY LIFE INS CO | 9,053,260 | 7,111,347 | 1,678,503 | 263,409 | -132,097 |
| GREAT SOUTHERN LIFE INS CO | 494,658,809 | 421,538,192 | 10,000,000 | 63,120,617 | 10,025,072 |
| GREAT WEST LIFE ASSURANCE CO | 1,372,125,245 | 1,351,710,153 | 1,000,000 | 19,415,092 | -8,296,656 |
| GUARANTEE RESERVE LIFE INS CO | 29,513,011 | 26,410,315 | 1,100,000 | 2,002,696 | 276,716 |
| GUARANTEE SECURITY LIFE INS CO | 4,281,471 | 2,337,847 | 1,000,000 | 943,624 | 364,610 |
| GUARANTEE TRUST LIFE INS CO | 75,631,520 | 67,925,709 | . . . . | 7,705,811 | 976,467 |
| GUARANTY INCOME LIFE INSURANCE | 33,054,459 | 29,336,049 | 857,000 | 2,861,410 | 445,765 |
| GUARDIAN LIFE INSURANCE CO | 1,663,466,264 | 1,555,103,009 | . . . . | 108,365,255 | 31,487,233 |
| GUARDSMAN LIFE INSURANCE CO | 55,285,048 | 44,243,790 | 1,000,000 | 10,041,258 | 218,931 |
| GULF ATLANTIC LIFE INSURANCE | 35,697,761 | 30,903,669 | 1,500,000 | 3,294,092 | -546,544 |
| GULF LIFE INSURANCE COMPANY | 601,930,746 | 515,152,467 | 8,952,600 | 77,825,679 | 21,762,974 |
| HARTFORD LIFE AND ACCIDENT | 290,300,991 | 242,154,481 | 2,000,000 | 46,146,510 | -1,383,598 |
| HARTFORD LIFE INSURANCE CO | 573,939,456 | 535,399,912 | 5,000,000 | 33,539,544 | 4,366,722 |
| HARTFORD VARIABLE ANNUITY LIFE | 192,021,345 | 186,589,921 | 1,500,000 | 3,931,423 | -866,818 |
| HEALTH SERVICE INCORPORATED | 37,830,791 | 20,736,698 | 1,500,000 | 15,594,092 | 4,529,265 |
| HERALD LIFE INSURANCE COMPANY | 30,547,403 | 24,129,770 | 1,100,000 | 5,317,633 | 1,727,161 |
| HOLIDAY LIFE INSURANCE COMPANY | 9,873,405 | 5,134,585 | 1,200,000 | 3,538,819 | 422,219 |
| HOME LIFE INSURANCE COMPANY | 1,648,440,606 | 1,529,346,659 | . . . . | 119,094,146 | 11,497,345 |
| HORACE MANN LIFE INSURANCE CO | 427,232,788 | 399,987,616 | 1,500,000 | 25,745,172 | 3,843,532 |
| IDS LIFE INSURANCE COMPANY | 985,638,864 | 946,595,641 | 1,100,000 | 37,943,222 | 9,314,623 |
| ILLINOIS MUTUAL LIFE & CAS | 77,813,986 | 63,931,502 | . . . . | 13,882,484 | 3,445,170 |
| INA LIFE INSURANCE COMPANY | 423,250,743 | 378,486,787 | 1,111,000 | 43,652,956 | 6,097,130 |
| INDEPENDENT LIBERTY LIFE INS | 36,989,015 | 34,294,583 | 1,500,174 | 1,194,258 | -142,943 |
| INDIANAPOLIS LIFE INSURANCE CO | 494,579,552 | 451,820,284 | . . . . | 42,759,267 | 5,393,393 |
| INDUSTRIAL LIFE INSURANCE CO | 26,070,561 | 22,584,629 | 950,000 | 2,535,932 | 1,174,509 |
| INTEGON LIFE INSURANCE CORP | 314,139,675 | 291,647,927 | 6,356,250 | 16,135,498 | 4,609,583 |
| INTER-OCEAN INSURANCE COMPANY | 94,966,204 | 84,432,928 | 2,000,000 | 8,533,276 | 1,753,869 |
| INTERSTATE LIFE AND ACC INS CO | 287,902,825 | 228,627,945 | 5,316,478 | 53,958,402 | 11,228,367 |
| INVESTORS FIDELITY LIFE ASSUR | 3,508,579 | 2,173,454 | 666,666 | 668,458 | -225,064 |
| INVESTORS GUARANTY LIFE INS CO | 26,690,035 | 21,968,833 | 1,106,304 | 3,814,898 | 617,739 |
| INVESTORS LIFE INS CO OF N AM | 658,699,247 | 643,940,532 | 1,000,000 | 13,758,715 | 1,553,560 |
| INVESTORS LIFE INS CO OF NEBR | 28,347,130 | 25,075,264 | 1,000,000 | 2,271,866 | 206,132 |
| IOWA STATE TRAVELERS MUTUAL | 6,407,858 | 3,163,156 | 500,000 | 2,744,702 | -154,034 |
| ITT LIFE INSURANCE CORPORATION | 169,736,343 | 137,016,337 | 2,000,000 | 30,720,005 | 15,054,316 |
| J C PENNEY INSURANCE COMPANY | 62,883,662 | 27,937,520 | 1,300,000 | 33,646,142 | 6,754,968 |
| J C PENNEY LIFE INS CO | 75,861,920 | 15,745,032 | 1,100,000 | 59,016,888 | 1,954,457 |

# LIFE COMPANIES

## FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| OUT OF STATE COMPANIES | | | | | |
| JEFFERSON NATIONAL LIFE INS CO | 179,550,917 | 166,929,437 | 1,288,103 | 11,333,376 | 3,990,186 |
| JEFFERSON STANDARD LIFE INS CO | 1,500,590,177 | 1,231,528,820 | 25,000,000 | 244,061,357 | 34,294,910 |
| JOHN HANCOCK MUTUAL LIFE INS | 16,227,729,481 | 15,598,311,643 | . . . . | 629,417,837 | 130,572,830 |
| KANSAS CITY LIFE INSURANCE CO | 789,510,824 | 713,307,315 | 23,120,850 | 53,090,659 | 10,699,766 |
| KENNESAW LIFE & ACCIDENT INS | 37,153,711 | 33,497,245 | 1,000,000 | 2,656,466 | -38,460 |
| KEYSTONE PROVIDENT LIFE INS CO | 20,435,880 | 13,420,490 | 1,507,500 | 5,507,890 | 441,008 |
| KNICKERBOCKER LIFE INS CO | 4,034,083 | 2,322,902 | 1,103,640 | 607,540 | -164,122 |
| KNICKERBOCKER LIFE OF OHIO | 24,951,666 | 21,740,908 | 1,100,000 | 2,110,758 | 136,277 |
| LAFAYETTE LIFE INSURANCE CO | 174,653,811 | 155,233,958 | . . . . | 19,419,853 | 258,321 |
| LAYMEN LIFE INSURANCE COMPANY | 18,131,824 | 16,646,468 | 603,783 | 881,573 | 166,260 |
| LIBERTY LIFE ASSUR OF BOSTON | 80,949,863 | 65,349,944 | 1,100,000 | 15,599,919 | 3,333,414 |
| LIBERTY LIFE INSURANCE COMPANY | 466,546,359 | 413,921,150 | 9,920,000 | 42,705,209 | 13,206,767 |
| LIBERTY NATIONAL LIFE INS CO | 1,432,619,561 | 1,194,188,936 | 40,149,830 | 198,280,796 | 42,405,161 |
| LIFE & CASUALTY INS CO OF TENN | 846,382,829 | 766,623,406 | 22,680,000 | 57,079,423 | 20,069,420 |
| LIFE ASSURANCE COMPANY OF PA | 22,936,969 | 20,900,676 | 1,110,025 | 926,268 | -2,077,989 |
| LIFE INS CO OF NEW HAMPSHIRE | 20,790,340 | 13,178,373 | 2,500,000 | 5,111,967 | 170,987 |
| LIFE INS CO OF THE SOUTHWEST | 86,824,852 | 76,304,562 | 1,100,000 | 9,420,290 | 2,858,145 |
| LIFE INS COMPANY OF CINCINNATI | 6,861,933 | 3,925,577 | 1,200,000 | 1,736,356 | 20,313 |
| LIFE INSURANCE CO OF ALABAMA | 35,223,233 | 32,614,161 | 1,128,037 | 1,461,035 | 575,665 |
| LIFE INSURANCE CO OF CALIF | 177,193,909 | 162,920,187 | 1,500,000 | 12,773,722 | -993,069 |
| LIFE INSURANCE CO OF GEORGIA | 819,294,783 | 701,158,908 | 15,000,000 | 103,135,874 | 17,744,670 |
| LIFE INSURANCE CO OF N AMERICA | 514,900,535 | 378,280,277 | 2,010,000 | 134,610,258 | 17,044,378 |
| LIFE INSURANCE CO OF VIRGINIA | 1,266,427,756 | 1,130,830,610 | 17,589,065 | 118,008,081 | 20,359,722 |
| LIFE INVESTORS INS OF AMERICA | 276,590,247 | 253,030,752 | 1,503,031 | 22,056,464 | 5,577,312 |
| LIFE OF MID AMERICA INS CO | 16,110,376 | 12,327,672 | 1,020,000 | 2,762,704 | 391,782 |
| LINCOLN AMERICAN LIFE INS CO | 95,841,189 | 87,802,070 | 1,100,000 | 6,939,119 | 31,163 |
| LINCOLN HERITAGE LIFE INS CO | 4,459,996 | 3,023,879 | 621,600 | 814,517 | 350,336 |
| LINCOLN LIBERTY LIFE INS CO | 141,055,728 | 129,499,625 | 1,742,661 | 9,813,442 | 1,167,376 |
| LINCOLN NATIONAL LIFE INS CO | 4,279,174,292 | 3,991,958,952 | 25,000,000 | 262,215,340 | 71,243,402 |
| LONE STAR LIFE INSURANCE CO | 91,260,447 | 75,059,083 | 1,566,000 | 14,635,364 | 7,518,719 |
| LOYAL AMERICAN LIFE INS CO | 40,542,361 | 32,710,166 | 1,011,571 | 6,820,624 | 1,251,575 |
| MACCABEES MUTUAL LIFE INS CO | 281,259,579 | 272,721,075 | . . . . | 8,538,504 | 1,970,170 |
| MADISON NATIONAL LIFE INS CO | 17,830,509 | 16,206,368 | 1,005,862 | 618,279 | 96,042 |
| MAIN LIFE INSURANCE COMPANY | 13,461,806 | 6,727,673 | 1,200,000 | 5,534,133 | 170,724 |
| MANCHESTER LIFE INSURANCE CO | 4,216,772 | 2,230,281 | 750,000 | 1,236,491 | -32,806 |
| MANHATTAN LIFE INSURANCE CO | 486,129,433 | 462,646,192 | 6,683,247 | 16,799,993 | 2,642,962 |
| MANUFACTURERS LIFE INS CO | 1,353,198,738 | 1,292,524,711 | 800,000 | 59,874,027 | 11,537,448 |
| MARK TWAIN LIFE INSURANCE CORP | 9,516,822 | 6,365,431 | 657,727 | 2,493,664 | 754,016 |
| MASSACHUSETTS CASUALTY INS CO | 43,358,941 | 31,869,139 | 1,200,000 | 10,289,802 | 1,417,339 |
| MASSACHUSETTS INDEMNITY & LIFE | 122,416,414 | 101,051,155 | 2,485,100 | 18,880,159 | 3,169,510 |

## LIFE COMPANIES

### FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| OUT OF STATE COMPANIES | | | | | |
| MASSACHUSETTS MUTUAL LIFE INS | 7,646,842,608 | 7,321,050,006 | . . . . | 325,792,601 | 36,765,366 |
| MAYFLOWER NATIONAL LIFE INS CO | 4,875,332 | 2,036,920 | 1,000,000 | 1,838,412 | 443,360 |
| MEDICAL INDEMNITY OF AMERICA | 34,959,544 | 20,616,284 | 1,200,000 | 13,143,259 | 4,476,911 |
| MERIDIAN LIFE INSURANCE CO | 9,570,888 | 4,994,050 | 1,060,500 | 3,516,338 | 551,540 |
| MERIT LIFE INSURANCE COMPANY | 45,989,399 | 25,510,840 | 1,100,000 | 19,378,558 | 6,608,250 |
| METROPOLITAN INS AND ANN CO | 354,374,685 | 327,477,376 | 2,000,750 | 24,896,559 | 2,001,200 |
| METROPOLITAN LIFE INSURANCE CO | 42,253,039,620 | 40,725,117,276 | . . . . | 1,527,922,344 | 261,826,505 |
| MFA LIFE INSURANCE COMPANY | 80,249,562 | 61,402,659 | 2,000,000 | 16,846,903 | 4,057,628 |
| MIC LIFE INSURANCE CORPORATION | 17,786,110 | 13,394,470 | 1,500,000 | 2,891,639 | -747,820 |
| MICHIGAN LIFE INSURANCE CO | 66,378,526 | 50,917,250 | 1,200,000 | 14,261,275 | 2,214,127 |
| MID AMERICA LIFE ASSURANCE CO | 11,876,616 | 9,056,896 | 1,934,550 | 885,170 | 280,607 |
| MID STATES LIFE INS CO OF AMER | 27,790,545 | 16,123,674 | 500,000 | 11,166,871 | 2,152,096 |
| MID WEST NATIONAL LIFE INS CO | 12,828,517 | 9,973,408 | 800,000 | 2,055,109 | 613,736 |
| MID-CONTINENT LIFE INS CO | 66,026,666 | 56,599,162 | 1,005,840 | 8,421,664 | 1,421,804 |
| MIDLAND MUTUAL LIFE INS CO | 325,510,773 | 304,055,523 | . . . . | 21,455,249 | 3,634,975 |
| MIDLAND NATIONAL LIFE INS CO | 157,202,518 | 142,598,374 | 1,522,500 | 13,081,644 | 2,568,364 |
| MIDWEST LIFE INSURANCE COMPANY | 64,999,174 | 60,216,732 | 1,377,404 | 3,405,038 | 1,636,286 |
| MIDWESTERN NATL LIFE INS CO | 13,539,367 | 11,738,848 | 650,000 | 1,150,519 | 212,283 |
| MIDWESTERN UNITED LIFE INS CO | 190,631,687 | 164,129,196 | 2,367,367 | 24,135,124 | 2,949,784 |
| MINISTERS LIFE AND CAS UNION | 92,894,794 | 86,087,993 | . . . . | 6,806,800 | 1,862,723 |
| MINNESOTA MUTUAL LIFE INS CO | 1,370,342,069 | 1,293,772,775 | . . . . | 76,569,294 | 20,111,155 |
| MODERN SECURITY LIFE INS CO | 32,467,485 | 27,856,288 | 2,325,398 | 2,285,799 | -246,403 |
| MONARCH LIFE INSURANCE COMPANY | 508,702,002 | 418,722,351 | 6,007,730 | 83,971,921 | 8,968,552 |
| MONTGOMERY WARD LIFE INS CO | 88,114,808 | 49,599,859 | 1,520,000 | 36,994,948 | 14,062,495 |
| MONUMENTAL LIFE INSURANCE CO | 545,125,953 | 474,228,868 | 14,015,000 | 56,882,065 | 5,776,495 |
| MOTORISTS LIFE INSURANCE CO | 11,616,698 | 8,271,514 | 1,099,992 | 2,245,192 | 381,831 |
| MUTUAL BENEFIT LIFE INSURANCE | 4,685,554,306 | 4,582,963,693 | . . . . | 102,590,413 | 15,606,974 |
| MUTUAL LIFE INSURANCE CO OF NY | 6,608,441,945 | 6,316,854,377 | . . . . | 291,587,567 | 34,060,956 |
| MUTUAL OF OMAHA INSURANCE CO | 1,265,196,274 | 956,487,714 | . . . . | 308,708,560 | 47,177,362 |
| MUTUAL SECURITY LIFE INS CO | 162,694,087 | 151,211,861 | . . . . | 11,482,226 | 1,303,435 |
| MUTUAL SERVICE LIFE INS CO | 168,548,502 | 156,895,982 | 500,000 | 11,152,520 | 1,587,373 |
| MUTUAL TRUST LIFE INSURANCE CO | 375,176,470 | 342,332,182 | . . . . | 32,846,288 | 4,420,074 |
| NATIONAL BEN FRANKLIN LIFE INS | 178,684,699 | 154,678,994 | 6,000,015 | 18,005,690 | -322,209 |
| NATIONAL FIDELITY LIFE INS CO | 193,411,480 | 175,307,247 | 3,125,000 | 14,979,233 | 3,344,221 |
| NATIONAL FOUNDATION LIFE INS | 17,107,012 | 14,770,888 | 1,000,000 | 1,336,124 | -218,142 |
| NATIONAL GUARDIAN LIFE INS CO | 190,319,749 | 178,994,677 | . . . . | 11,325,072 | 1,168,774 |
| NATIONAL HOME LIFE ASSURANCE | 168,408,724 | 148,655,784 | 1,100,000 | 18,652,939 | 2,315,205 |
| NATIONAL INDEPENDENCE LIFE INS | 4,130,696 | 874,375 | 1,504,000 | 1,752,321 | 32,267 |
| NATIONAL INVESTORS LIFE INS CO | 138,451,202 | 131,092,979 | 2,000,000 | 5,358,223 | 234,583 |
| NATIONAL LIBERTY LIFE INS CO | 64,151,274 | 47,918,881 | 1,500,000 | 14,732,393 | 2,538,014 |

# LIFE COMPANIES

## FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| OUT OF STATE COMPANIES | | | | | |
| NATIONAL LIFE & ACCIDENT INS | 2,907,268,919 | 2,250,245,903 | 75,603,885 | 581,419,130 | 89,471,069 |
| NATIONAL LIFE ASSUR CO OF CAN | 41,234,257 | 38,152,311 | . . . . | 3,081,946 | 285,257 |
| NATIONAL LIFE INSURANCE CO | 2,191,623,036 | 2,067,058,179 | . . . . | 124,564,857 | 16,035,540 |
| NATIONAL OLD LINE INSURANCE CO | 218,624,704 | 191,649,288 | 5,686,569 | 21,288,846 | 7,465,907 |
| NATIONAL RESERVE LIFE INS CO | 153,083,051 | 133,281,605 | 1,734,826 | 18,066,619 | 2,146,261 |
| NATIONAL SAVINGS LIFE INS CO | 41,278,849 | 35,851,008 | 781,456 | 4,646,385 | 1,301,247 |
| NATIONAL STATES INSURANCE CO | 8,127,109 | 4,040,768 | 1,000,000 | 3,086,341 | 750,235 |
| NATIONAL TRAVELERS LIFE CO | 116,585,452 | 104,481,558 | . . . . | 12,103,894 | 805,412 |
| NATIONAL TRUST LIFE INS CO | 110,498,726 | 93,906,148 | 1,338,000 | 15,254,578 | . . . . |
| NATIONAL WESTERN LIFE INS CO | 295,764,071 | 262,562,043 | 3,411,390 | 29,790,638 | 6,250,000 |
| NATIONWIDE LIFE INSURANCE CO | 1,404,658,483 | 1,304,483,294 | 3,600,000 | 96,775,189 | 20,337,811 |
| NEW ENGLAND MUTUAL LIFE INS CO | 5,811,425,238 | 5,526,830,044 | . . . . | 284,595,193 | 35,366,811 |
| NEW YORK LIFE INSURANCE CO | 17,118,634,862 | 16,215,240,908 | . . . . | 903,393,954 | 145,610,649 |
| NN INVESTORS LIFE INS CO INC | 77,397,171 | 73,586,526 | 1,100,000 | 2,710,645 | 3,961,269 |
| NORTH AMERICAN CO FOR LFH INS | 340,040,683 | 291,394,977 | 2,000,000 | 46,645,705 | 1,999,395 |
| NORTH AMERICAN EQUITABLE LIFE | 15,391,704 | 13,833,246 | 524,966 | 1,033,492 | -91,571 |
| NORTH AMERICAN LIFE & CASUALTY | 299,315,532 | 260,044,898 | 5,071,828 | 34,198,806 | 3,498,917 |
| NORTH AMERICAN LIFE ASSURANCE | 237,196,581 | 232,486,148 | 300,000 | 4,710,433 | -4,499,346 |
| NORTHWESTERN NATIONAL LIFE INS | 1,339,527,834 | 1,259,140,395 | 4,400,000 | 75,987,439 | 16,757,199 |
| NORTHWESTERN SECURITY LIFE | 20,617,572 | 14,040,513 | 1,100,000 | 5,477,058 | 2,290,764 |
| OCCIDENTAL LIFE INS CO OF NC | 134,734,836 | 124,741,429 | 2,500,000 | 7,493,407 | 530,690 |
| OCCIDENTAL LIFE OF CALIFORNIA | 2,402,128,148 | 2,248,773,371 | 25,000,000 | 128,354,777 | 46,883,372 |
| OHIO NATIONAL LIFE INSURANCE | 641,150,315 | 600,664,514 | . . . . | 40,485,801 | 5,262,397 |
| OHIO STATE LIFE INSURANCE CO | 303,670,413 | 237,935,318 | 1,997,990 | 63,737,105 | 8,679,801 |
| OLD AMERICAN INSURANCE CO | 78,329,165 | 59,280,787 | 3,000,000 | 16,048,377 | 1,621,898 |
| OLD EQUITY LIFE INSURANCE CO | 27,387,539 | 20,765,667 | 1,250,000 | 5,371,871 | 952,770 |
| OLD REPUBLIC LIFE INSURANCE CO | 180,800,414 | 165,693,112 | 1,828,432 | 13,278,870 | 2,722,996 |
| OMAHA FINANCIAL LIFE INSURANCE | 16,044,323 | 5,695,025 | 1,500,000 | 8,849,298 | 610,315 |
| ORANGE STATE LIFE INSURANCE CO | 6,833,479 | 4,635,870 | 757,977 | 1,439,632 | 205,192 |
| PACIFIC FIDELITY LIFE INS CO | 48,554,917 | 42,942,715 | 1,500,000 | 4,112,202 | -612,180 |
| PACIFIC MUTUAL LIFE INS CO | 2,283,875,591 | 2,160,527,305 | . . . . | 123,348,285 | 21,640,197 |
| PACIFIC STANDARD LIFE INS CO | 80,213,687 | 77,085,946 | 1,100,000 | 2,027,741 | 93,298 |
| PAN-AMERICAN LIFE INSURANCE CO | 542,885,922 | 493,197,670 | . . . . | 49,688,251 | 5,764,082 |
| PENINSULAR LIFE INSURANCE CO | 126,845,407 | 118,118,536 | 3,750,000 | 4,976,871 | 1,210,055 |
| PENNSYLVANIA LIFE INS CO | 263,543,918 | 228,261,789 | 1,516,449 | 33,765,680 | 8,672,331 |
| PENNSYLVANIA NATL LIFE INS CO | 18,237,474 | 15,776,287 | 1,100,000 | 1,361,187 | 330,976 |
| PEOPLES LIFE OF WASHINGTON DC | 483,660,707 | 420,583,386 | 7,027,090 | 56,050,231 | 11,331,061 |
| PERSONAL LIFE INSURANCE CO | 37,521,498 | 29,288,896 | 1,100,000 | 7,132,601 | 238,320 |
| PHF LIFE INSURANCE COMPANY | 63,824,572 | 58,614,190 | 1,500,000 | 4,310,382 | 2,977,765 |
| PHILADELPHIA LIFE INSURANCE CO | 699,235,155 | 653,600,636 | 1,500,000 | 44,134,317 | 7,067,570 |

LIFE COMPANIES

FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| OUT OF STATE COMPANIES | | | | | |
| PHOENIX MUTUAL LIFE INS CO | 2,447,867,746 | 2,314,207,649 | . . . . | 133,660,096 | 28,492,029 |
| PHYSICIANS LIFE INSURANCE CO | 11,013,143 | 6,602,128 | 1,300,000 | 3,111,015 | 467,595 |
| PHYSICIANS MUTUAL INS CO | 100,249,839 | 72,560,112 | . . . . | 27,689,727 | 8,122,876 |
| PIERCE NATIONAL LIFE INS CO | 99,627,139 | 91,374,938 | 2,000,000 | 6,252,201 | 2,306,113 |
| PILOT LIFE INSURANCE COMPANY | 880,842,071 | 753,411,367 | 5,000,000 | 122,430,704 | 26,596,604 |
| PIONEER AMERICAN INSURANCE CO | 71,620,396 | 65,297,691 | 750,000 | 5,572,705 | 1,190,222 |
| PIONEER LIFE INS CO OF ILL | 26,464,762 | 22,585,820 | 1,155,000 | 2,723,942 | 713,532 |
| PRAIRIE STATES LIFE INS CO | 37,519,318 | 34,201,456 | 988,515 | 2,329,347 | 1,091,566 |
| PREFERRED RISK LIFE INS CO | 42,249,858 | 30,556,803 | 1,282,303 | 10,410,752 | 2,014,332 |
| PRESBYTERIAN MINISTERS FUND | 201,646,969 | 190,619,558 | . . . . | 11,027,410 | 2,280,720 |
| PROFESSIONAL INSURANCE CORP | 21,813,848 | 14,880,366 | 1,000,000 | 5,933,482 | 539,994 |
| PROGRESSIVE NATIONAL LIFE INS | 17,350,213 | 14,025,901 | 1,639,333 | 1,684,978 | -176,750 |
| PROPRIETORS LIFE ASSURANCE CO | 3,490,545 | 929,663 | 1,000,019 | 1,560,863 | 319,124 |
| PROTECTIVE LIFE INSURANCE CO | 315,592,208 | 280,898,894 | 5,006,000 | 29,687,314 | 5,157,552 |
| PROVIDENT ALLIANCE LIFE INS CO | 144,017,769 | 89,644,083 | 2,000,000 | 52,373,686 | 6,875,838 |
| PROVIDENT INDEMNITY LIFE INSUR | 13,194,387 | 11,811,361 | 743,562 | 639,464 | 257,905 |
| PROVIDENT LIFE AND ACC INS CO | 1,588,243,745 | 1,364,114,152 | 29,531,040 | 194,598,553 | 43,281,018 |
| PROVIDENT LIFE AND CASUALTY | 32,337,459 | 27,647,721 | 1,100,000 | 3,589,737 | 468,075 |
| PROVIDENT LIFE INSURANCE CO | 139,653,648 | 124,703,306 | 2,363,307 | 12,587,035 | 2,565,428 |
| PROVIDENT MUTUAL LIFE INS CO | 1,718,824,598 | 1,631,730,867 | . . . . | 87,093,730 | 8,955,946 |
| PROVIDENT NATIONAL ASSUR CO | 127,669,068 | 103,115,017 | 1,000,000 | 23,554,050 | -839,146 |
| PROVIDERS BENEFIT LIFE INS CO | 18,725,083 | 4,074,717 | 2,000,000 | 12,650,366 | 303,615 |
| PRUCO LIFE INSURANCE COMPANY | 5,442,020 | 126,895 | 1,500,000 | 3,815,125 | 192,648 |
| PRUDENTIAL INS CO OF AMERICA | 50,054,152,491 | 48,022,955,855 | . . . . | 2,031,196,635 | 269,067,515 |
| PUBLIC SERVICE LIFE INS CO | 19,064,007 | 10,295,126 | 1,000,000 | 7,768,881 | 1,914,116 |
| PURITAN LIFE INSURANCE COMPANY | 106,743,463 | 79,905,673 | 2,750,000 | 24,087,790 | -3,402,063 |
| RANGER NATIONAL LIFE INS CO | 31,346,048 | 16,117,459 | 1,655,000 | 13,573,586 | 1,415,466 |
| RELIABLE LIFE AN. CASUALTY CO | 30,441,599 | 19,671,283 | 1,500,167 | 9,270,149 | 1,570,219 |
| RELIANCE STANDARD LIFE INS CO | 206,484,436 | 183,200,735 | 1,334,025 | 23,949,675 | 5,834,497 |
| REPUBLIC NATIONAL LIFE INS CO | 587,047,626 | 536,034,382 | 9,392,921 | 41,620,322 | 12,066,033 |
| REPUBLIC VANGUARD LIFE INS CO | 15,120,850 | 11,761,903 | 1,100,000 | 2,256,947 | 198,601 |
| RESERVE LIFE INSURANCE COMPANY | 228,865,721 | 156,427,362 | 2,000,000 | 70,438,359 | 7,055,311 |
| RESERVE NATIONAL INSURANCE CO | 10,484,955 | 8,160,253 | 516,505 | 1,808,197 | 850,866 |
| RICHMOND LIFE INSURANCE CO | 24,348,318 | 22,649,599 | 600,000 | 1,098,718 | 239,406 |
| ROYAL GLOBE LIFE INS CO | 27,192,884 | 6,053,152 | 2,500,000 | 18,639,732 | 291,942 |
| SAFECO LIFE INSURANCE COMPANY | 307,638,614 | 284,943,142 | 2,000,000 | 20,695,472 | 4,356,269 |
| SECURITY ASSURANCE COMPANY | 11,945,051 | 7,638,917 | 1,100,000 | 3,206,134 | 501,020 |
| SECURITY BENEFIT LIFE | 484,233,611 | 443,537,664 | . . . . | 40,696,147 | 6,907,867 |
| SECURITY CONNECTICUT LIFE INS | 93,206,664 | 79,984,256 | 2,896,629 | 10,325,779 | 3,576,753 |
| SECURITY LIFE & ACCIDENT CO | 170,345,501 | 155,075,227 | 2,873,474 | 12,396,800 | 3,135,807 |

## LIFE COMPANIES

FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| OUT OF STATE COMPANIES | | | | | |
| SECURITY LIFE INS OF GEORGIA | 31,278,406 | 25,585,949 | 1,836,022 | 3,856,434 | 1,420,535 |
| SECURITY MUTUAL LIFE OF NY | 247,373,761 | 231,371,343 | . . . . | 16,002,418 | 1,355,512 |
| SECURITY OF AMERICA LIFE | 44,687,248 | 35,649,198 | 2,043,778 | 6,994,272 | 1,260,163 |
| SENTRY LIFE INSURANCE COMPANY | 383,639,441 | 362,996,059 | 3,161,760 | 17,681,602 | 4,338,634 |
| SHENANDOAH LIFE INSURANCE CO | 209,032,129 | 196,590,266 | . . . . | 12,441,863 | 1,913,520 |
| SOUTHERN FARM BUREAU LIFE INS | 771,964,492 | 716,702,448 | 612,000 | 52,650,044 | 4,334,405 |
| SOUTHERN LIFE INSURANCE CO | 132,698,436 | 116,517,031 | 2,000,000 | 14,181,405 | 1,954,486 |
| SOUTHLAND LIFE INSURANCE CO | 786,344,536 | 722,045,108 | 7,500,000 | 56,799,428 | 17,349,381 |
| SOUTHWESTERN GENERAL LIFE INS | 78,623,318 | 64,053,090 | 1,000,000 | 13,570,227 | 3,264,363 |
| SOUTHWESTERN LIFE INSURANCE CO | 1,739,331,299 | 1,631,145,447 | 26,444,877 | 81,740,974 | 25,025,370 |
| SOVEREIGN LIFE INS CO OF CALIF | 17,015,654 | 10,603,192 | 1,100,000 | 5,312,462 | 346,070 |
| SPRINGFIELD LIFE INS CO INC | 48,498,965 | 40,014,532 | 1,200,000 | 7,284,433 | 2,595,767 |
| ST PAUL LIFE INSURANCE COMPANY | 36,573,910 | 27,681,332 | 1,500,000 | 7,392,577 | -529,805 |
| STANDARD LIFE & ACCIDENT INS C | 114,810,076 | 101,383,718 | 1,012,210 | 12,414,148 | 3,386,831 |
| STANDARD LIFE INS OF INDIANA | 105,506,220 | 95,917,188 | 1,328,332 | 8,260,700 | 2,072,561 |
| STANDARD LIFE INSURANCE CO | 98,654,906 | 88,035,651 | 1,000,000 | 9,619,255 | 3,105,544 |
| STANDARD OF AMERICA LIFE INS | 44,959,170 | 40,775,477 | 1,144,516 | 3,039,176 | -494,654 |
| STATE FARM LIFE INSURANCE CO | 2,499,869,845 | 2,189,039,901 | 3,000,000 | 307,849,944 | 61,159,783 |
| STATE MUTUAL LIFE ASSURANCE CO | 2,024,792,828 | 1,937,400,496 | . . . . | 87,392,332 | 13,245,509 |
| STATESMAN LIFE INSURANCE CO | 12,097,601 | 8,710,943 | 1,177,630 | 2,209,028 | 277,231 |
| STERLING LIFE INSURANCE CO | 44,810,944 | 40,368,169 | 1,500,000 | 2,942,775 | 469,986 |
| STUYVESANT LIFE INSURANCE CO | 115,194,652 | 104,154,468 | 1,500,000 | 9,540,184 | -26,751 |
| SUMMIT NATIONAL LIFE INSURANCE | 39,449,468 | 30,716,625 | 1,100,000 | 7,632,843 | 72,569 |
| SUN LIFE ASSUR CO OF CANADA | 1,407,281,923 | 1,371,391,922 | 600,000 | 35,290,001 | -8,274,674 |
| SUN LIFE ASSUR CO OF CANADA US | 18,755,249 | 14,277,083 | 1,100,000 | 3,378,166 | -159,863 |
| SUN LIFE INSURANCE CO OF AM | 384,354,168 | 354,050,320 | 5,636,400 | 24,667,447 | 3,801,920 |
| SUPREME LIFE INS CO OF AMERICA | 48,699,739 | 47,591,684 | 1,242,000 | -133,945 | 69,157 |
| SURETY LIFE INSURANCE COMPANY | 41,686,918 | 36,250,312 | 1,775,821 | 3,662,785 | 292,502 |
| TAKA LIFE INSURANCE COMPANY | 2,564,338 | 1,141,109 | 689,098 | 734,131 | -343,169 |
| TEACHERS INSURANCE & ANNUITY A | 7,060,112,683 | 6,795,848,209 | 1,000,000 | 263,264,473 | 60,094,217 |
| TEACHERS PROTECTIVE MUTL LIFE | 9,445,345 | 8,350,110 | . . . . | 1,095,235 | 271,876 |
| THE NORTHWESTERN MUTUAL LIFE I | 9,735,662,936 | 9,255,396,496 | 750,000 | 480,466,440 | 62,242,171 |
| THE OHIO LIFE INSURANCE CO | 33,458,287 | 22,460,797 | 1,100,000 | 9,897,490 | 1,285,635 |
| THE OLD LINE LIFE INSURANCE CO | 193,218,252 | 164,675,468 | 1,728,600 | 26,814,784 | 7,201,016 |
| THE PAUL REVERE LIFE INSURANCE | 690,025,344 | 606,858,133 | 9,800,000 | 73,367,211 | 11,345,644 |
| THE PAUL REVERE PROTECTIVE | 5,793,755 | 2,170,325 | 1,400,000 | 2,223,430 | -140,244 |
| THE PAUL REVERE VAR ANN INS CO | 95,401,073 | 91,433,042 | 1,100,000 | 2,868,031 | -517,547 |
| THE PENN MUTUAL LIFE INS CO | 3,464,829,137 | 3,347,221,709 | . . . . | 117,607,427 | 14,856,248 |
| THE PYRAMID LIFE INS COMPANY | 45,771,277 | 31,463,203 | 1,120,000 | 13,188,073 | 1,555,925 |
| THE RELIABLE LIFE INSURANCE CO | 173,820,805 | 145,516,105 | 3,000,000 | 25,304,700 | 4,013,254 |

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FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| OUT OF STATE COMPANIES | | | | | |
| THE STATE LIFE INSURANCE CO | 136,573,757 | 124,623,552 | . . . . | 11,950,205 | 742,391 |
| THOMAS JEFFERSON LIFE INS CO | 46,025,940 | 40,579,039 | 2,295,921 | 3,150,960 | -1,326,270 |
| TIME INSURANCE COMPANY | 151,678,440 | 110,019,679 | 1,802,686 | 39,856,075 | 9,028,709 |
| TRANS GENERAL LIFE INS CO | 5,729,717 | 1,613,635 | 1,250,000 | 2,866,082 | 95,807 |
| TRANS WORLD ASSURANCE COMPANY | 28,201,890 | 23,863,622 | 1,182,500 | 3,155,768 | 621,185 |
| TRANSAMERICA LIFE AND ANNUITY | 799,244,805 | 782,370,956 | 1,000,000 | 15,873,850 | 2,143,033 |
| TRANSPORT LIFE INSURANCE CO | 105,786,773 | 95,773,371 | 3,811,402 | 6,201,999 | 1,274,286 |
| TRAVELERS INS CO OF ILLINOIS | 20,048,966 | 12,520,942 | 1,500,000 | 6,028,023 | 528,985 |
| TRAVELERS INSURANCE CO | 10,396,305,087 | 9,923,945,422 | 100,000,000 | 372,359,664 | 151,353,357 |
| UNION BANKERS INSURANCE CO | 106,046,063 | 90,528,485 | 1,233,426 | 10,806,862 | 1,247,919 |
| UNION CASUALTY COMPANY | 6,064,053 | 3,631,376 | 750,000 | 1,682,677 | 292,321 |
| UNION CENTRAL LIFE INS CO | 1,147,505,172 | 1,075,784,740 | . . . . | 71,720,432 | 8,079,669 |
| UNION FIDELITY LIFE INSURANCE | 57,146,404 | 47,385,815 | 1,100,000 | 8,660,589 | 510,323 |
| UNION LABOR LIFE INS CO | 522,270,042 | 501,252,913 | 1,331,000 | 19,686,129 | 3,863,122 |
| UNION MUTUAL LIFE INSURANCE CO | 1,258,253,499 | 1,193,340,005 | . . . . | 64,913,494 | 17,279,650 |
| UNION SECURITY LIFE INS CO | 39,012,019 | 31,131,200 | 3,100,000 | 4,780,819 | 1,432,589 |
| UNIONMUTUAL STOCK LIFE INS CO | 144,812,120 | 133,808,608 | 1,500,000 | 9,503,512 | 4,738,711 |
| UNITED AMERICAN INSURANCE CO | 92,447,083 | 72,624,783 | 1,200,000 | 18,622,300 | 516,849 |
| UNITED BENEFIT LIFE INS CO | 1,452,931,347 | 1,335,685,630 | 9,000,000 | 108,245,717 | 12,987,266 |
| UNITED COMPANIES LIFE INS CO | 45,564,011 | 36,314,762 | 3,401,056 | 5,868,193 | 1,503,207 |
| UNITED EQUITABLE LIFE INS CO | 13,030,720 | 9,555,911 | 1,100,000 | 2,374,808 | 165,000 |
| UNITED FAMILY LIFE INS CO | 134,876,069 | 124,752,484 | 2,834,678 | 7,288,907 | 3,234,796 |
| UNITED FIDELITY LIFE INSURANCE | 149,413,614 | 136,820,400 | 4,000,000 | 8,593,213 | -173,331 |
| UNITED HOME LIFE INSURANCE CO | 41,861,248 | 33,179,693 | 1,849,750 | 6,831,805 | 555,171 |
| UNITED INSURANCE CO OF AMERICA | 732,472,244 | 625,009,390 | 18,732,020 | 88,730,834 | 36,837,040 |
| UNITED INVESTORS LIFE INS CO | 59,760,873 | 34,722,456 | 1,000,000 | 24,038,417 | 5,491,119 |
| UNITED LIBERTY LIFE INS CO | 33,657,135 | 27,108,829 | 1,586,049 | 4,962,257 | 693,831 |
| UNITED LIFE & ACCIDENT INS CO | 195,260,861 | 182,160,759 | 1,828,000 | 11,272,101 | 3,181,762 |
| UNITED PACIFIC LIFE INS CO | 48,062,722 | 35,083,722 | 1,500,000 | 11,479,000 | 1,920,678 |
| UNITED PRESIDENTIAL LIFE INS | 29,610,098 | 24,361,694 | 1,671,615 | 3,576,789 | 535,257 |
| UNITED REPUBLIC LIFE INS CO | 71,403,008 | 65,950,865 | 1,100,000 | 4,352,143 | 1,487,469 |
| UNITED SERVICES GENERAL LIFE | 3,663,928 | 1,311,431 | 1,115,390 | 1,237,107 | 56,605 |
| UNITED SERVICES LIFE INSURANCE | 312,609,628 | 280,879,116 | 3,136,074 | 28,594,438 | 5,530,663 |
| UNITED STANDARD ASSURANCE CO | 13,801,206 | 11,080,281 | 1,100,000 | 1,620,925 | 237,483 |
| UNITED STATES LIFE INSURANCE | 430,450,652 | 38,164,648 | 3,961,316 | 44,842,856 | 9,680,870 |
| UNITY MUTUAL LIFE INS CO | 64,440,023 | 61,432,460 | . . . . | 3,007,562 | 137,446 |
| UNIVERSAL GUARANTY LIFE INS CO | 40,433,259 | 36,401,674 | 1,000,000 | 3,031,585 | 609,450 |
| UNIVERSAL UNDERWRITERS LIFE | 12,018,817 | 4,753,850 | 1,500,000 | 5,764,966 | 1,118,634 |
| UNIVERSITY LIFE INSURANCE CO | 26,999,206 | 22,477,166 | 1,200,000 | 3,322,039 | 646,778 |
| USAA LIFE INSURANCE COMPANY | 129,546,283 | 107,826,088 | 1,100,000 | 20,620,195 | 3,562,427 |

## LIFE COMPANIES

### FINANCIAL DATA - 1978

| | ADMITTED ASSETS | LIABILITIES | CAPITAL OR GUARANTY FUND | SURPLUS | NET GAIN OR LOSS FROM OPERATIONS |
|---|---|---|---|---|---|
| OUT OF STATE COMPANIES | | | | | |
| USLIFE CREDIT LIFE INSUR CO | 45,906,079 | 35,492,607 | 1,676,179 | 8,737,293 | 3,275,742 |
| VALLEY FORGE LIFE INSURANCE CO | 55,485,177 | 45,667,494 | 1,100,000 | 8,717,682 | 1,685,642 |
| VARIABLE ANNUITY LIFE INS CO | 969,274,802 | 940,532,746 | 3,575,000 | 25,167,056 | 1,469,956 |
| VISTA LIFE INSURANCE COMPANY | 3,716,464 | 278,106 | 1,500,000 | 1,938,358 | 186,741 |
| VOLUNTEER STATE LIFE INS CO | 225,498,772 | 212,154,035 | 3,000,000 | 10,344,737 | 2,226,469 |
| VOYAGER LIFE INSURANCE COMPANY | 74,512,822 | 66,089,787 | 1,100,000 | 7,323,035 | 1,737,978 |
| VULCAN LIFE INSURANCE COMPANY | 28,560,637 | 22,211,644 | 1,236,960 | 5,112,033 | 116,757 |
| WABASH LIFE INSURANCE COMPANY | 77,355,022 | 70,740,726 | 1,100,000 | 5,514,296 | 1,303,765 |
| WASHINGTON NATIONAL INSURANCE | 848,319,769 | 751,609,781 | 25,036,850 | 71,673,137 | 7,667,766 |
| WAUSAU UNDERWRITERS LIFE INS | 5,729,326 | 2,927,314 | 1,100,000 | 1,702,012 | -108,249 |
| WESTERN & SOUTHERN LIFE INS CO | 2,747,508,554 | 2,527,634,205 | . . . . | 219,874,348 | 17,964,349 |
| WESTERN LIFE INSURANCE COMPANY | 338,116,921 | 310,059,536 | 5,000,000 | 23,057,385 | 8,210,466 |
| WESTERN NATIONAL LIFE INS CO | 201,635,781 | 187,393,107 | 1,500,000 | 12,742,673 | 3,070,707 |
| WESTERN RESERVE LIFE ASSUR CO | 72,023,084 | 65,418,711 | 1,031,612 | 5,572,761 | 442,765 |
| WESTFIELD LIFE INSURANCE CO | 25,643,529 | 16,345,938 | 1,500,000 | 7,797,590 | 1,186,450 |
| WISCONSIN LIFE INSURANCE CO | 101,422,518 | 86,163,191 | . . . . | 15,259,327 | 4,144,050 |
| WISCONSIN NATIONAL LIFE INS CO | 105,521,048 | 88,097,258 | 3,000,000 | 14,423,789 | 4,103,130 |
| WOODMEN ACCIDENT AND LIFE CO | 194,432,342 | 176,254,582 | 500,000 | 18,177,760 | 1,052,344 |
| WORLD BOOK LIFE INSURANCE CO | 11,943,281 | 9,227,470 | 1,100,000 | 1,615,811 | 197,871 |
| WORLD INSURANCE COMPANY | 95,286,322 | 88,936,132 | . . . . | 6,350,190 | -444,492 |
| WORLD SERVICE LIFE INS CO | 222,253,032 | 212,111,005 | 6,849,445 | 3,292,582 | 1,696,058 |
| WORLD WIDE LIFE INS CO | 779,818 | 392,599 | 200,087 | 207,132 | -154,605 |
| ZURICH AMERICAN LIFE INS CO | 15,703,612 | 10,329,366 | 1,100,000 | 4,274,245 | -96,032 |
| ZURICH LIFE INSURANCE CO | 5,150,847 | 1,451,254 | 1,100,000 | 2,599,592 | 603,180 |
| 20TH CENTURY GUARDIAN LIFE INS | 11,645,820 | 9,087,561 | 1,500,000 | 1,058,259 | 97,355 |
| TOTAL OUT-OF-STATE | 374,070,138,465 | 350,552,996,294 | 1,473,957,695 | 21,698,895,257 | 3,709,000,666 |
| GRAND TOTAL | 375,650,691,196 | 351,846,878,909 | 1,497,738,838 | 21,961,781,085 | 3,750,323,375 |

KENTUCKY BUSINESS OF LIFE AND HEALTH COMPANIES - 1978

| LIFE BUSINESS | KENTUCKY COMPANIES | | | OUT-OF-STATE COMPANIES | | | ALL COMPANIES | | |
|---|---|---|---|---|---|---|---|---|---|
| | Gross Premiums Received | Claims Incurred | Claims Paid | Gross Premiums Received | Claims Incurred | Claims Paid | Gross Premiums Received | Claims Incurred | Claims Paid |
| Ordinary | 59,396,102 | 11,172,958 | 10,793,547 | 261,514,344 | 56,715,020 | 56,303,614 | 320,910,446 | 67,887,978 | 67,097,161 |
| Credit | 11,175,540 | 2,377,340 | 2,360,116 | 31,088,896 | 6,893,653 | 7,681,648 | 42,264,436 | 9,270,993 | 10,041,764 |
| Group | 19,933,890 | 8,274,015 | 8,010,879 | 91,521,843 | 50,063,299 | 49,006,307 | 111,455,733 | 58,337,314 | 57,017,186 |
| Industrial | 15,701,965 | 4,721,157 | 4,654,138 | 9,227,350 | 6,214,636 | 5,899,180 | 24,929,315 | 10,935,793 | 10,553,318 |
| Totals | 106,207,497 | 26,545,470 | 25,818,680 | 393,352,433 | 119,886,608 | 118,890,749 | 499,559,930 | 146,432,078 | 144,709,429 |

| HEALTH BUSINESS | KENTUCKY COMPANIES | | | OUT-OF-STATE COMPANIES | | | ALL COMPANIES | | |
|---|---|---|---|---|---|---|---|---|---|
| | Premiums Earned | Claims Incurred | Ratio | Premiums Earned | Claims Incurred | Ratio | Premiums Earned | Claims Incurred | Ratio |
| Group Policies | 5,618,534 | 3,434,899 | 61.1 | 166,947,528 | 136,200,979 | 81.5 | 172,566,062 | 139,635,878 | 80.9 |
| Credit (Grp. & Ind) | 5,959,468 | 2,665,350 | 44.7 | 15,704,258 | 8,287,185 | 52.7 | 21,663,726 | 10,952,535 | 50.5 |
| Collecttively Renew. | 342,861 | 67,741 | 19.7 | 6,785,881 | 3,529,341 | 52.0 | 7,128,742 | 3,597,082 | 50.4 |
| Non-Cancellable | 942,262 | 408,008 | 43.3 | 11,719,826 | 5,208,603 | 44.4 | 12,662,088 | 5,616,611 | 44.3 |
| Guaranteed Renewable | 9,704,081 | 3,557,881 | 36.6 | 41,998,922 | 21,050,410 | 50.1 | 51,703,003 | 24,608,291 | 47.5 |
| Non-Renewable, Stated Reasons only | 539 | 1,627 | 301.8 | 5,024,864 | 3,508,939 | 69.8 | 5,025,403 | 3,510,566 | 69.8 |
| Other Accident only | 276,997 | 109,890 | 39.6 | 2,344,378 | 1,329,067 | 56.6 | 2,621,375 | 1,438,957 | 54.8 |
| All Other | 4,235,805 | 1,845,783 | 43.5 | 6,448,744 | 4,105,097 | 63.6 | 10,684,349 | 5,950,880 | 55.6 |
| Totals | 27,080,347 | 12,091,179 | 44.6 | 256,974,401 | 183,219,621 | 71.2 | 284,054,748 | 195,310,800 | 68.7 |

ASSESSMENT LIFE AND CASUALTY COMPANY

CALENDAR YEAR - 1978

| Name of Company | Admitted Assets | Liabilities |
|---|---|---|
| First Mutual Life Insurance Company | $ 636,652 | $117,683 |
| Total | $ 636,652 | $117,683 |

| Name of Company | Guaranty Fund | Surplus |
|---|---|---|
| First Mutual Life Insurance Company | $ 100,000 | $418,969 |
| Total | $ 100,000 | $418,969 |

| Name of Company | Membership Fees and Assessments | Total Payments to Members |
|---|---|---|
| First Mutual Life Insurance Company | $1,025,908 | $ 19,779 |
| Total | $1,025,908 | $ 19,779 |

FINANCIAL DATA - 1978
FIRE AND CASUALTY COMPANIES

| KENTUCKY COMPANIES | CAPITAL STOCK | ADMITTED ASSETS | LIABILITIES | SURPLUS OVER ALL LIABILITIES | NET PREMIUMS WRITTEN | NET LOSSES PAID | GAIN OR LOSS FROM UNDERWRITING | GAIN OR LOSS FROM INVESTMENTS | DIVIDENDS DECLARED POLICY-HOLDERS | RATIO LOSSES INC. TO PREM. E. |
|---|---|---|---|---|---|---|---|---|---|---|
| BELLEFONTE INSURANCE COMPANY | 3,000,000 | 432,846,967 | 380,226,378 | 49,620,589 | 207,423,089 | 72,317,378 | -26,998,145 | 29,067,206 | . . | 73.5 |
| COMMONWEALTH FIRE & CAS INS CO | 1,000,000 | 12,655,279 | 7,274,866 | 4,380,413 | 11,170,894 | 6,384,479 | 369,046 | 766,668 | . . | 61.9 |
| COVINGTON MUTUAL INSURANCE CO | 700,000# | 4,418,877 | 3,202,732 | 516,165 | 4,951,781 | 2,878,200 | -158,551 | 227,489 | 1,260 | 58.0 |
| DISTILLERS INSURANCE COMPANY | 450,000 | 3,120,274 | 1,095,143 | 1,575,131 | 1,596,859 | 323,236 | 493,534 | 132,844 | 493,009 | 55.4 |
| ELKHORN INSURANCE COMPANY | 600,000 | 45,333,426 | 33,696,004 | 10,837,421 | 21,293,880 | 6,487,500 | 2,329,143 | 1,943,963 | . . | 69.1 |
| F & B INSURANCE COMPANY | 600,000 | 7,222,586 | 2,936,452 | 3,686,133 | 4,005,102 | 2,033,577 | 118,219 | 572,979 | 42,067 | 72.6 |
| KENTUCKY CASUALTY INSURANCE CO | 500,000 | 2,316,859 | 955,842 | 661,017 | 1,117,994 | 415,275 | -11,421 | 149,373 | . . | 46.3 |
| KENTUCKY CENTRAL INSURANCE CO | 1,150,000 | 5,204,751 | 2,627,817 | 1,426,934 | 5,763,904 | 2,008,999 | 359,246 | 264,436 | . . | 34.7 |
| KENTUCKY FARM BUREAU MUTUAL | . . | 82,890,590 | 51,220,904 | 31,669,685 | 71,023,125 | 40,723,578 | 4,965,309 | 4,222,712 | . . | 66.1 |
| KENTUCKY INSURANCE COMPANY | 540,182 | 6,916,765 | 5,330,326 | 1,046,257 | 7,497,163 | 3,876,430 | -1,642 | 212,302 | . . | 53.6 |
| KENTUCKY NATIONAL INSURANCE CO | 1,000,000 | 2,922,289 | 1,459,703 | 462,586 | 2,014,131 | 1,264,058 | -408,230 | 205,829 | . . | 73.1 |
| LINCOLN FIRE & CASUALTY INS CO | 350,000 | 1,380,142 | 309,640 | 720,501 | 1,899,019 | 612,456 | 32,858 | 68,517 | . . | 34.1 |
| THOMAS JEFFERSON INSURANCE CO | 1,000,000 | 12,046,180 | 6,036,159 | 5,010,020 | 8,491,526 | 2,843,126 | 11,235 | 650,452 | 6,893 | 43.0 |
| KENTUCKY TOTALS | 10,890,182 | 619,274,985 | 496,571,946 | 111,812,852 | 348,248,467 | 142,168,292 | -18,899,399 | 38,484,770 | 543,229 | . . |
| OUT-OF-STATE COMPANIES | | | | | | | | | | |
| AETNA CAS & SUR CO OF ILLINOIS | 3,000,000 | 575,925,038 | 487,551,469 | 85,373,568 | 253,344,620 | 120,190,567 | -7,986,604 | 30,597,272 | 1,324,977 | 74.7 |
| AETNA CASUALTY AND SURETY CO | 25,000,000 | 4,310,021,229 | 3,220,754,157 | 1,064,267,072 | 2,498,281,921 | 1,071,119,537 | 123,710,697 | 178,341,527 | 19,742,168 | 59.9 |
| AETNA FIRE UNDERWRITERS INS | 2,000,000 | 9,234,668 | 47,000 | 7,187,668 | . . | . . | . . | 481,338 | . . | . . |
| AETNA INSURANCE COMPANY | 10,000,000 | 1,465,020,662 | 1,167,431,879 | 287,588,783 | 835,963,920 | 354,232,417 | 8,342,554 | 84,920,560 | 8,600,000 | 58.2 |
| AFFILIATED FM INSURANCE CO | 11,000,000 | 133,875,810 | 110,918,525 | 11,957,285 | 41,583,682 | 21,272,157 | -9,098,619 | 6,245,171 | 363,836 | 78.2 |
| AGRICULTURAL INSURANCE COMPANY | 1,500,000 | 4,002,457 | 21,730 | 2,480,726 | . . | . . | . . | 364,446 | . . | . . |
| AIU INSURANCE COMPANY | 8,000,000 | 52,263,570 | 42,165,033 | 2,098,537 | 20,846,443 | 6,882,048 | 506,344 | 1,647,391 | 31,580 | 65.0 |
| ALL AMERICA INSURANCE COMPANY | 1,500,000 | 19,845,275 | 13,311,638 | 5,033,637 | 13,100,357 | 6,325,930 | 817,150 | 797,164 | 48,645 | 52.7 |
| ALLENDALE MUTUAL INSURANCE CO | . . | 876,714,238 | 674,573,081 | 202,141,157 | 250,458,323 | 175,705,065 | -54,814,374 | 48,309,643 | . . | 83.1 |
| ALLIANCE ASSURANCE COMPANY LTD | 1,185,000@ | 50,326,753 | 37,326,313 | 13,815,440 | 23,571,130 | 10,459,986 | 873,439 | 2,643,288 | 154,793 | 5.2 |
| ALLIANZ INSURANCE CO | 10,000,000 | 69,830,549 | 40,396,130 | 19,434,419 | 39,916,382 | 5,723,762 | 36,076 | 2,422,095 | 16,710 | 52.3 |
| ALLIED FIDELITY INSURANCE CO | 1,000,000 | 4,533,395 | 2,785,033 | 748,362 | 4,614,583 | 2,351,854 | -596,395 | 143,596 | . . | 39.5 |
| ALLSTATE INDEMNITY COMPANY | 2,400,000 | 20,034,684 | 10,054,968 | 7,579,715 | -4,629,944 | 5,393,458 | . . | 1,219,033 | . . | . . |
| ALLSTATE INSURANCE COMPANY | 3,000,000 | 6,616,613,382 | 4,923,079,864 | 1,690,533,517 | 4,046,225,195 | 2,492,720,792 | 62,331,858 | 332,243,010 | 2,411,597 | 65.9 |
| AMERICAN ALLIANCE INSURANCE CO | 2,241,000 | 4,161,061 | 14,807 | 1,905,254 | . . | . . | . . | 279,157 | . . | . . |
| AMERICAN AND FOREIGN INS CO | 2,600,000 | 118,107,528 | 96,531,603 | 18,975,925 | 63,264,880 | 30,954,108 | 1,999,223 | 6,555,287 | 746,984 | 56.1 |
| AMERICAN AUTOMOBILE INS CO | 3,500,000 | 436,014,054 | 362,803,336 | 69,710,718 | 261,376,609 | 110,240,111 | 398,282 | 20,568,144 | 1,975,241 | 60.0 |
| AMERICAN BANKERS INSURANCE CO | 8,094,514 | 145,630,001 | 123,315,747 | 14,219,740 | 80,044,551 | 39,930,587 | -7,316,724 | 8,494,072 | . . | 47.7 |
| AMERICAN CAS CO OF READING PA | 2,000,000 | 222,881,709 | 171,368,818 | 49,512,890 | 79,089,608 | 30,753,603 | -2,349,426 | 11,369,298 | 729,242 | 64.0 |
| AMERICAN CENTENNIAL INS CO | 3,000,000 | 117,697,748 | 91,944,685 | 22,753,063 | 55,860,567 | 12,092,811 | 10,942,091 | 5,061,365 | . . | 50.1 |
| AMERICAN CONTINENTAL INSURANCE | 2,000,000 | 9,700,283 | 3,408,244 | 4,292,038 | 1,720,504 | 1,963,735 | -462,369 | 338,915 | . . | 50.7 |
| AMERICAN CREDIT INDEM CO OF NY | 1,500,000 | 58,037,694 | 19,125,091 | 37,412,603 | 19,622,900 | 4,571,651 | 4,474,440 | 2,519,059 | . . | 26.6 |
| AMERICAN DRUGGISTS INS CO | 1,000,000 | 23,933,899 | 18,758,106 | 4,175,792 | 16,707,486 | 4,551,906 | 3,083,717 | 1,180,109 | 113,923 | 36.7 |
| AMERICAN ECONOMY INSURANCE CO | 2,500,000 | 182,326,806 | 107,057,497 | 72,769,308 | 131,418,064 | 61,658,358 | 11,605,043 | 10,426,805 | 449,203 | 56.0 |

# GUARANTY FUND
@ STATUTORY DEPOSIT

FINANCIAL DATA - 1978
FIRE AND CASUALTY COMPANIES

| OUT OF STATE COMPANIES | CAPITAL STOCK | ADMITTED ASSETS | LIABILITIES | SURPLUS OVER ALL LIABILITIES | NET PREMIUMS WRITTEN | NET LOSSES PAID | GAIN OR LOSS FROM UNDERWRITING | GAIN OR LOSS FROM INVESTMENTS | DIVIDENDS DECLARED POLICY-HOLDERS | RATIO LOSSES INC. TO PREM. E. |
|---|---|---|---|---|---|---|---|---|---|---|
| AMERICAN EMPLOYERS INS CO | 2,000,000 | 308,271,233 | 241,857,217 | 64,414,015 | 161,355,820 | 81,768,592 | 1,447,680 | 14,249,862 | 1,243,990 | 57.3 |
| AMERICAN FIDELITY FIRE INS CO | 2,150,000 | 36,634,174 | 30,803,241 | 3,600,933 | 7,451,073 | 5,092,268 | -1,016,690 | 1,341,651 | . . | 72.2 |
| AMERICAN FIDELITY INSURANCE CO | 1,000,000 | 16,060,154 | 10,057,085 | 5,003,068 | 14,069,074 | 7,912,002 | 801,278 | 819,210 | 6,464 | 69.6 |
| AMERICAN FIRE & INDEMNITY CO | 1,000,000 | 11,034,393 | 7,457,067 | 2,577,326 | 6,337,272 | 2,864,978 | 616,835 | 420,801 | 4,258 | 45.8 |
| AMERICAN FIRE AND CASUALTY CO | 2,109,362 | 30,488,158 | 18,857,765 | 9,521,030 | 17,562,800 | 7,752,775 | 1,769,845 | 962,535 | . . | 43.6 |
| AMERICAN GUARANTEE & LIABILITY | 1,500,000 | 72,430,529 | 55,730,989 | 15,199,539 | 33,632,227 | 14,337,620 | 12,660 | 3,805,913 | 419,259 | 61.3 |
| AMERICAN HOME MUTUAL INS CO | 750,000# | 159,884,182 | 118,567,640 | 40,56[illegible],542 | 98,335,099 | 44,172,274 | 7,851,783 | 6,494,839 | 5,241,979 | 58.4 |
| AMERICAN HOME ASSURANCE COMPAN | 4,237,635 | 587,895,125 | 463,229,682 | 120,427,808 | 243,208,500 | 80,290,569 | 5,743,025 | 16,673,131 | 368,429 | 6[illegible].0 |
| AMERICAN INDEMNITY COMPANY | 4,000,000 | 62,654,626 | 41,758,262 | 16,896,364 | 52,880,570 | 23,643,371 | 1,992,698 | 2,635,045 | . . | 56.[illegible] |
| AMERICAN INS CO | 10,501,770 | 760,392,199 | 604,814,292 | 145,076,136 | 435,627,682 | 163,733,519 | 663,803 | 38,767,324 | 3,292,068 | 60.0 |
| AMERICAN INTEGRITY INSURANCE | 500,000 | 3,307,614 | 1,824,926 | 982,688 | 4,259,211 | 1,987,386 | -159,305 | 204,016 | . . | 49.1 |
| AMERICAN INTERINSURANCE EXCHAN | 7,500,000# | 31,974,910 | 22,689,004 | 1,785,906 | 36,823,116 | 20,247,556 | -1,027,510 | 1,200,454 | . . | 57.7 |
| AMERICAN LIBERTY INSURANCE CO | 1,689,680 | 17,528,258 | 13,771,454 | 2,067,124 | 6,656,966 | 2,859,730 | 125,690 | 1,194,551 | 62,342 | 58.4 |
| AMERICAN LIVE STOCK INS CO | 2,000,000 | 9,440,661 | 5,446,975 | 1,993,686 | 6,862,096 | 3,514,317 | 764,948 | 325,028 | . . | 53.5 |
| AMERICAN MFRS MUTUAL INS CO | . . | 129,439,030 | 83,172,604 | 46,266,426 | 55,104,601 | 26,286,446 | 1,490,606 | 7,622,322 | 1,579,958 | 59.8 |
| AMERICAN MODERN HOME INS CO | 1,000,000 | 33,564,104 | 27,084,639 | 5,479,465 | 25,723,506 | 10,726,359 | 1,173,699 | 1,633,633 | . . | 50.9 |
| AMERICAN MOTORISTS INSURANCE | 6,449,529 | 653,559,926 | 548,656,257 | 98,454,140 | 384,961,430 | 181,341,946 | 11,057,005 | 29,685,891 | 10,938,925 | 59.7 |
| AMERICAN MUNICIPAL BOND ASSUR | 3,000,000 | 33,712,795 | 11,799,028 | 18,913,766 | 238,431 | 63,720 | 914,303 | 2,272,371 | . . | . . |
| AMERICAN MUTUAL INS CO BOSTON | 750,000# | 89,698,098 | 72,641,414 | 16,306,684 | 63,587,479 | 33,332,178 | 4,435,105 | 4,295,558 | 3,184,648 | 68.0 |
| AMERICAN MUTUAL LIAB INS CO | 1,000,000# | 359,371,316 | 293,217,022 | 65,154,294 | 254,349,915 | 133,328,712 | 17,740,429 | 18,582,067 | 12,738,591 | 68.0 |
| AMERICAN NATIONAL FIRE INS CO | 2,000,000 | 32,099,793 | 22,662,344 | 7,437,448 | 18,004,858 | 8,693,529 | 253,032 | 1,942,187 | 55,999 | 58.6 |
| AMERICAN NATIONAL PROP & CAS | 1,000,000 | 36,359,442 | 9,831,138 | 25,528,304 | 15,813,453 | 11,011,770 | -3,102,903 | 1,561,622 | . . | 78.1 |
| AMERICAN POLICYHOLDERS INS CO | 1,575,000 | 41,514,352 | 32,608,537 | 7,330,815 | 27,383,397 | 15,142,113 | -1,126,974 | 2,042,509 | 442,139 | 66.4 |
| AMERICAN PROTECTION INS CO | 2,400,000 | 7,423,103 | 3,341,910 | 1,681,193 | . . | . . | . . | 249,442 | . . | . . |
| AMERICAN RE INSURANCE COMPANY | 8,231,623 | 972,862,913 | 832,183,150 | 132,448,140 | 355,936,328 | 149,206,038 | 490,511 | 42,350,887 | . . | 68.5 |
| AMERICAN RESERVE INSURANCE CO | 2,200,000 | 35,132,780 | 24,497,429 | 8,435,351 | 21,035,777 | 10,642,926 | 19,812 | 989,273 | . . | 52.8 |
| AMERICAN ROAD INSURANCE CO | 3,000,000 | 89,522,441 | 15,602,345 | 70,920,096 | 29,909,935 | 22,746,235 | 4,377,011 | 6,503,773 | . . | 65.8 |
| AMERICAN SECURITY INS CO | 2,266,100 | 94,469,285 | 64,690,922 | 28,112,263 | 46,579,993 | 21,579,198 | 1,444,619 | 5,078,424 | . . | 48.3 |
| AMERICAN STAR INSURANCE CO | 1,000,000 | 16,025,290 | 14,742,363 | 2,282,927 | 9,080,308 | 3,910,541 | 56,616 | 855,075 | . . | 48.3 |
| AMERICAN STATES INSURANCE CO | 2,468,990 | 536,356,854 | 360,868,599 | 175,019,265 | 331,222,613 | 141,591,760 | 10,650,050 | 19,176,199 | 17,398 | 55.0 |
| AMERICAN UNION INS CO OF NY | 1,500,000 | 75,317,117 | 55,134,570 | 18,682,547 | 33,728,627 | 15,276,971 | 25,896 | 3,708,787 | . . | 64.4 |
| AMERICAN UNIVERSAL INS CO | 3,000,000 | 109,696,089 | 81,465,269 | 25,230,820 | 35,266,022 | 7,332,926 | -759,902 | 2,538,886 | 60,791 | 58.6 |
| AMICA MUTUAL INSURANCE COMPANY | 3,000,000# | 319,503,874 | 189,139,501 | 127,364,373 | 172,522,552 | 64,148,869 | 35,109,444 | 15,690,137 | 36,239,167 | 46.4 |
| ARGONAUT INSURANCE COMPANY | 2,933,604 | 744,242,557 | 647,235,554 | 94,073,399 | 200,394,156 | 109,328,171 | 5,538,137 | 37,380,296 | 4,750,219 | 64.9 |
| ARGONAUT MIDWEST INS CO | 2,000,000 | 95,125,605 | 78,666,776 | 14,456,829 | 25,337,193 | 13,823,102 | 700,166 | 4,453,777 | 600,602 | 64.9 |
| ARKWRIGHT BOSTON MFRS MUTUAL | 61,275,000# | 579,618,512 | 343,204,074 | 175,139,438 | 137,925,831 | 84,652,774 | -453,781 | 24,530,839 | 6,440,869 | 74.7 |
| ASSOCIATED GENERAL INSURANCE | 2,000,000 | 29,944,994 | 21,160,246 | 6,784,747 | 23,252,365 | 10,335,201 | 914,077 | 1,274,808 | 543,066 | 67.0 |
| ASSOCIATED INDEMNITY CORP | 2,000,000 | 108,011,364 | 90,729,339 | 15,282,024 | 65,344,152 | 27,560,027 | 99,570 | 4,606,000 | 493,810 | 60.0 |
| ASSURANCE COMPANY OF AMERICA | 1,500,000 | 5,506,289 | 9,486 | 3,996,803 | . . | . . | . . | 321,484 | . . | . . |
| ATLANTA CASUALTY COMPANY | 1,000,000 | 7,222,046 | 4,184,164 | 2,037,882 | 4,989,647 | 2,347,021 | 656,767 | 323,560 | . . | 58.9 |

# GUARANTY FUND

FINANCIAL DATA - 1978
FIRE AND CASUALTY COMPANIES

| OUT OF STATE COMPANIES | CAPITAL STOCK | ADMITTED ASSETS | LIABILITIES | SURPLUS OVER ALL LIABILITIES | NET PREMIUMS WRITTEN | NET LOSSES PAID | GAIN OR LOSS FROM UNDERWRITING | GAIN OR LOSS FROM INVESTMENTS | DIVIDENDS DECLARED POLICY-HOLDERS | RATIO LOSSES INC. TO PREM. E. |
|---|---|---|---|---|---|---|---|---|---|---|
| ATLANTIC INSURANCE COMPANY | 2,000,000 | 19,017,281 | 6,457,400 | 10,559,880 | 4,531,918 | 2,191,980 | 30,233 | 527,891 | 24,280 | 51.7 |
| ATLANTIC MUTUAL INSURANCE CO | 3,000,000# | 311,634,261 | 233,943,894 | 74,690,367 | 155,767,242 | 64,167,493 | 8,106,760 | 14,366,845 | 7,004,055 | 51.2 |
| ATLAS ASSURANCE CO OF AMERICA | 2,500,000 | 33,815,409 | 12,894,869 | 18,420,540 | 10,544,375 | 4,371,594 | 696,105 | 1,674,130 | . . | 52.1 |
| AUTO OWNERS INSURANCE COMPANY | 1,000,000# | 600,353,553 | 438,516,132 | 160,837,421 | 420,667,578 | 197,352,886 | 35,310,144 | 29,287,022 | 280,559 | 56.5 |
| AUTOMOBILE CLUB INSURANCE CO | 1,538,250 | 25,964,879 | 16,211,359 | 8,215,270 | 19,934,546 | 10,122,768 | 651,322 | 1,186,392 | . . | 59.5 |
| AUTOMOBILE INS CO HARTFORD | 2,650,000 | 58,544,655 | 20,003,576 | 35,891,079 | 16,280,264 | 6,887,406 | 879,140 | 3,745,867 | 132,497 | 59.7 |
| AVEMCO INSURANCE COMPANY | 2,002,000 | 25,890,036 | 15,993,341 | 7,894,695 | 11,277,373 | 4,832,420 | 1,220,544 | 1,417,966 | . . | 56.0 |
| BALBOA INSURANCE COMPANY | 2,000,000 | 149,437,850 | 115,090,674 | 32,347,176 | 98,665,637 | 28,288,214 | -873,132 | 6,604,533 | . . | 45.0 |
| BANKERS & SHIPPERS INS CO OF N | 1,650,000 | 46,269,678 | 37,819,409 | 6,800,269 | 18,665,699 | 7,362,422 | 454,694 | 1,397,958 | . . | 57.8 |
| BANKERS MULTIPLE LINE INS CO | 1,320,000 | 63,130,409 | 41,783,058 | 20,027,351 | 38,198,729 | 22,080,231 | 2,530,794 | 2,754,900 | . . | 61.1 |
| BANKERS STANDARD INSURANCE CO | 2,500,000 | 45,175,359 | 33,270,179 | 9,405,180 | 19,320,557 | 9,791,010 | -95,709 | 1,551,288 | 162,830 | 63.7 |
| BELGIAN GENERAL INSURANCE CO | 1,000,000 | 12,496,610 | 6,024,775 | 5,471,835 | 3,945,085 | 1,166,154 | 26,535 | 549,990 | . . | 68.3 |
| BIRMINGHAM FIRE INSURANCE CO | 1,600,000 | 65,294,685 | 55,728,873 | 7,965,812 | 27,795,256 | 9,176,065 | 667,580 | 2,601,863 | 42,106 | 65.0 |
| BITUMINOUS CASUALTY CORP | 8,000,000 | 310,429,626 | 279,118,029 | 23,311,597 | 135,434,283 | 56,391,852 | 855,103 | 12,710,742 | 11,606 | 56.2 |
| BITUMINOUS FIRE AND MARINE INS | 2,500,000 | 13,654,498 | 5,106,588 | 6,047,910 | . . | . . | 2,876,518 | 769,702 | 1,690,766 | . . |
| BLUE RIDGE INSURANCE COMPANY | 1,600,000 | 6,031,024 | 955,157 | 3,475,866 | . . | . . | 481,218 | 276,238 | . . | . . |
| BOSTON OLD COLONY INS CO | 2,000,000 | 34,431,296 | 27,544,134 | 4,887,161 | 19,576,852 | 10,561,279 | 958,006 | 813,776 | 127,910 | 56.5 |
| BROTHERHOOD MUTUAL INS CO | 750,000 | 9,246,368 | 5,869,215 | 2,627,152 | 6,869,440 | 2,796,008 | 722,752 | 393,725 | 30,937 | 50.8 |
| BSP INSURANCE COMPANY | 1,000,000 | 3,763,714 | 1,136,982 | 1,626,732 | 1,453,004 | 551,439 | -23,814 | 209,673 | . . | 46.6 |
| BUCKEYE UNION INS CO | 5,000,000 | 763,264,459 | 586,577,211 | 171,687,248 | 411,113,895 | 221,706,877 | 20,118,129 | 38,805,747 | 2,686,113 | 56.5 |
| CALVERT FIRE INSURANCE CO | 2,500,000 | 84,765,789 | 56,079,821 | 26,185,967 | 6,910,886 | 17,648,358 | -10,824,223 | -1,679,359 | . . | 151.7 |
| CAMBRIDGE MUTUAL FIRE INS CO | 500,000# | 59,418,086 | 41,632,925 | 17,285,160 | 36,185,408 | 16,011,175 | 2,064,943 | 2,385,297 | 316,071 | 52.3 |
| CAMDEN FIRE INSURANCE ASSN, TH | 2,500,000# | 185,419,941 | 93,244,387 | 85,280,621 | 69,738,762 | 32,364,039 | 1,517,650 | 11,593,324 | 81,029 | 61.4 |
| CANAL INSURANCE COMPANY | 1,000,000 | 44,237,008 | 33,715,371 | 9,521,637 | 24,141,861 | 9,561,925 | 160,088 | 2,215,211 | . . | 55.2 |
| CANNERS EXCHANGE | 6,734,923 | 30,087,599 | 17,001,251 | 6,351,425 | 16,139,048 | 6,363,733 | 2,184,360 | 1,291,227 | 3,136,681 | 48.0 |
| CAROLINA CASUALTY INS CO | 1,064,004 | 34,712,907 | 27,901,860 | 5,747,043 | 25,500,131 | 11,478,490 | 507,476 | 1,475,633 | . . | 62.9 |
| CARRIERS INSURANCE CO | 1,220,000 | 51,672,655 | 39,082,845 | 11,369,810 | 36,425,358 | 28,201,620 | -2,005,470 | 2,174,789 | . . | 85.4 |
| CASUALTY RECIPROCAL EXCHANGE | . . | 54,999,120 | 43,214,480 | 11,784,540 | 32,543,148 | 12,494,436 | 4,227,818 | 2,036,873 | 3,085,539 | 53.0 |
| CAVALIER INSURANCE CORPORATION | 2,000,000 | 51,626,179 | 27,287,803 | 22,338,375 | 3,950,558 | 14,467,699 | -876,239 | 213,159 | . . | 58.8 |
| CELINA MUTUAL INSURANCE CO | . . | 56,418,341 | 44,935,904 | 11,482,437 | 37,142,733 | 17,407,393 | -176,701 | 2,395,440 | 472,464 | 55.0 |
| CENTENNIAL INSURANCE COMPANY | 1,500,000 | 102,442,818 | 77,500,323 | 23,442,495 | 51,922,414 | 21,395,831 | 2,641,556 | 4,828,791 | 2,334,665 | 51.2 |
| CENTRAL MUTUAL INSURANCE CO | . . | 145,663,010 | 103,237,318 | 42,425,692 | 87,953,474 | 40,039,941 | 5,314,312 | 5,682,537 | 433,406 | 49.0 |
| CENTRAL NATIONAL INSURANCE CO | 2,000,000 | 93,001,956 | 68,682,017 | 22,319,939 | 62,304,721 | 21,548,508 | 1,230,379 | 4,178,053 | . . | 41.1 |
| CENTURY INDEMNITY COMPANY | 2,000,000 | 7,776,900 | 109,000 | 5,667,900 | . . | . . | . . | 470,779 | . . | . . |
| CHARTER OAK FIRE INSURANCE CO | 2,000,000 | 239,471,207 | 189,758,144 | 47,713,062 | 107,352,131 | 57,333,568 | 2,324,435 | 11,031,651 | 1,170,536 | 62.4 |
| CHEROKEE INSURANCE COMPANY | 2,000,000 | 18,932,810 | 13,540,042 | 3,392,768 | 12,233,275 | 4,874,064 | 997,787 | 633,372 | 8,972 | 41.3 |
| CHICAGO INSURANCE COMPANY | 1,500,000 | 28,232,249 | 16,171,493 | 10,560,756 | 7,935,277 | 2,570,367 | 955,570 | 636,169 | . . | 40.8 |
| CHRYSLER INSURANCE COMPANY | 1,500,000 | 45,214,231 | 14,354,835 | 29,359,396 | 17,142,671 | 10,805,476 | 2,787,546 | 1,779,303 | . . | 69.5 |
| CHURCH MUTUAL INSURANCE CO | 1,600,000# | 36,954,975 | 23,226,018 | 12,128,957 | 20,792,791 | 7,251,565 | 3,978,969 | 1,242,687 | 238,384 | 45.2 |
| CIM INSURANCE CORPORATION | 1,000,000 | 19,904,382 | 8,927,567 | 9,976,814 | 6,595,758 | 1,337,394 | 2,217,488 | 740,077 | . . | 44.2 |

# GUARANTY FUND

FINANCIAL DATA - 1978
FIRE AND CASUALTY COMPANIES

| OUT OF STATE COMPANIES | CAPITAL STOCK | ADMITTED ASSETS | LIABILITIES | SURPLUS OVER ALL LIABILITIES | NET PREMIUMS WRITTEN | NET LOSSES PAID | GAIN OR LOSS FROM UNDERWRITING | GAIN OR LOSS FROM INVESTMENTS | DIVIDENDS DECLARED POLICY-HOLDERS | RATIO LOSSES INC. TO PREM. E. |
|---|---|---|---|---|---|---|---|---|---|---|
| CIMARRON INSURANCE COMPANY INC | 1,000,000 | 24,221,284 | 16,685,686 | 6,535,598 | 28,769,241 | 15,214,539 | 1,541,153 | 670,227 | 143,272 | 56.0 |
| CINCINNATI INSURANCE CO THE | 2,510,390 | 234,957,080 | 184,143,613 | 48,303,077 | 177,248,281 | 72,507,433 | 10,191,351 | 11,669,490 | 137,486 | 57.5 |
| CITY INSURANCE COMPANY | 2,000,000 | 27,723,996 | 18,175,691 | 7,548,305 | 14,096,931 | 6,522,458 | 122,661 | 1,450,250 | 115,557 | 62.2 |
| COASTAL CASUALTY COMPANY | 1,000,000 | 6,250,137 | 4,129,454 | 1,120,683 | 2,851,258 | 1,227,863 | 26,115 | 360,448 | . . | 54.9 |
| COLONIA INSURANCE US BRANCH | 500,000 | 14,753,900 | 9,173,579 | 5,080,321 | 5,129,670 | 1,377,293 | -80 | 625,691 | . . | 70.1 |
| COLONIAL PENN FRANKLIN INS CO | 2,000,000 | 63,385,299 | 35,562,414 | 25,822,885 | 55,734,419 | 31,414,696 | 285,956 | 3,911,044 | . . | 62.1 |
| COLONIAL PENN INSURANCE CO | 2,000,000 | 344,664,952 | 248,392,640 | 94,292,312 | 229,285,198 | 92,813,617 | 4,171,138 | 17,367,518 | . . | 57.8 |
| COLUMBIA ACCIDENT & HEALTH INS | 522,050 | 7,142,730 | 5,141,957 | 1,478,723 | 7,753,374 | 3,918,858 | 283,647 | 446,893 | . . | 51.1 |
| COMMERCE AND INDUSTRY INS CO | 2,050,000 | 157,243,569 | 131,696,455 | 23,497,114 | 69,488,144 | 22,940,163 | 1,680,264 | 5,186,184 | 105,265 | 65.0 |
| COMMERCIAL INS CO OF NEWARK NJ | 3,000,000 | 175,696,708 | 141,474,507 | 31,222,200 | 97,884,260 | 52,806,399 | 4,790,030 | 9,771,213 | 639,550 | 56.5 |
| COMMERCIAL STANDARD INSURANCE | 1,000,000 | 19,583,855 | 14,554,647 | 4,029,207 | 9,320,697 | 7,447,549 | 54,227 | 1,047,775 | . . | 54.9 |
| COMMERCIAL UNION INSURANCE COM | 6,000,000 | 1,132,846,747 | 908,977,805 | 217,868,941 | 594,539,232 | 300,634,971 | 4,746,192 | 54,326,841 | 4,338,016 | 57.6 |
| COMPASS INSURANCE COMPANY | 2,500,000 | 20,082,607 | 13,911,680 | 3,670,927 | . . | . . | 62,995 | 362,992 | . . | . . |
| CONNECTICUT INDEMNITY CO THE | 1,500,000 | 33,149,210 | 23,455,303 | 8,193,826 | 16,056,645 | 6,438,933 | -169,143 | 1,891,366 | 2,909 | 57.7 |
| CONSOLIDATED AMERICAN INS CO | 1,000,000 | 16,181,794 | 11,773,489 | 3,408,305 | 12,375,801 | 4,655,366 | 199,236 | 781,480 | 46,764 | 52.0 |
| CONSOLIDATED INSURANCE COMPANY | 1,600,000 | 24,057,853 | 17,089,258 | 5,368,595 | 19,155,779 | 8,662,591 | 1,579,431 | 865,007 | 50,976 | 51.2 |
| CONSTITUTION REINSURANCE CORP | 2,000,000 | 151,095,611 | 118,367,432 | 30,728,179 | 87,734,286 | 36,720,407 | -1,600,988 | 6,071,460 | . . | 58.2 |
| CONTINENTAL CASUALTY COMPANY | 39,282,790 | 2,240,165,847 | 1,725,785,138 | 475,097,918 | 779,597,573 | 303,142,660 | -23,158,632 | 80,375,260 | 7,188,250 | 64.0 |
| CONTINENTAL INS CO THE | 53,566,360 | 1,095,612,990 | 890,290,231 | 191,756,399 | 489,421,304 | 264,031,997 | 23,950,153 | 46,120,640 | 3,197,754 | 56.5 |
| CONTINENTAL WESTERN INS COMP | 1,157,544 | 76,838,009 | 57,211,531 | 18,468,933 | 55,752,354 | 23,232,790 | 935,761 | 5,214,657 | 285,904 | 57.2 |
| COTTON BELT INSURANCE COMPANY | 1,000,000 | 4,937,293 | 3,233,583 | 703,710 | 1,748,507 | 308,821 | -272,312 | 186,101 | . . | . . |
| COUNTRY MUTUAL INSURANCE CO | . . | 269,220,272 | 165,854,586 | 103,365,686 | 187,922,517 | 103,877,014 | 13,602,661 | 14,191,723 | . . | 66.3 |
| COUNTRYSIDE CASUALTY COMPANY | 1,250,000 | 35,894,753 | 22,922,275 | 11,652,478 | 25,955,364 | 14,232,937 | 443,246 | 1,789,890 | . . | 61.0 |
| COUNTRYWIDE INSURANCE COMPANY | 1,000,000 | 6,470,885 | 2,293,325 | 3,177,559 | 2,321,490 | 744,175 | 412,677 | 397,940 | . . | 34.3 |
| CPA INSURANCE COMPANY | 400,000 | 2,788,199 | 922,035 | 1,466,162 | 1,513,387 | 1,032,674 | -30,668 | 57,436 | . . | 68.9 |
| CRITERION INSURANCE COMPANY | 2,924,980 | 110,335,264 | 76,728,204 | 30,682,079 | 68,806,161 | 48,882,731 | 672,718 | 5,234,481 | . . | 67.9 |
| CUMIS INSURANCE SOCIETY INC | 5,972,868 | 75,413,880 | 53,509,595 | 15,931,417 | 60,421,159 | 30,426,874 | 795,207 | 4,705,111 | . . | 60.6 |
| DAIRYLAND INSURANCE COMPANY | 1,398,450 | 220,154,721 | 142,149,915 | 76,606,357 | 228,987,786 | 116,079,001 | 16,072,197 | 11,074,880 | . . | 62.5 |
| DEPENDABLE INSURANCE CO INC | 1,000,000 | 24,525,507 | 18,705,862 | 4,819,645 | 16,926,404 | 4,714,941 | 695,020 | 740,914 | . . | 32.3 |
| DRAKE INSURANCE COMPANY OF NY | 2,045,466 | 37,417,250 | 29,391,284 | 5,980,500 | 11,794,268 | 2,921,401 | -927,454 | 1,739,703 | . . | 70.0 |
| ECONOMY FIRE & CASUALTY CO | 1,123,200 | 181,164,674 | 140,868,356 | 39,173,118 | 164,873,663 | 84,739,913 | 3,147,711 | 9,475,560 | . . | 61.5 |
| ELECTRIC INSURANCE COMPANY | 2,500,000 | 25,598,144 | 14,484,487 | 8,613,656 | 13,221,758 | 5,940,330 | 1,826,666 | 1,150,560 | 1,703,879 | 59.2 |
| ELECTRIC MUTUAL LIABILITY | 1,250,000@ | 190,612,371 | 143,216,919 | 46,145,452 | 70,295,973 | 17,898,735 | 16,813,526 | 10,070,179 | 16,533,314 | 59.6 |
| EMMCO INSURANCE COMPANY | 1,600,000 | 76,468,422 | 46,785,164 | 28,083,258 | 37,565,365 | 16,469,143 | 1,952,421 | 4,278,905 | . . | 60.7 |
| EMPIRE FIRE & MARINE INS CO | 2,906,322 | 72,095,913 | 57,398,329 | 11,791,262 | 46,127,804 | 13,979,598 | 2,053,680 | 3,893,862 | . . | 51.0 |
| EMPLOYERS CASUALTY COMPANY | 5,760,000 | 268,582,162 | 210,078,575 | 52,743,587 | 152,744,118 | 57,163,140 | 17,931,193 | 9,648,834 | 4,596,929 | 63.0 |
| EMPLOYERS FIRE INS CO | 2,000,000 | 124,142,488 | 99,034,311 | 23,108,177 | 66,197,259 | 33,546,089 | 593,920 | 6,242,326 | 510,354 | 57.3 |
| EMPLOYERS MUTL LIAB INS CO WIS | 2,700,000@ | 1,791,750,867 | 1,519,210,740 | 269,840,127 | 655,341,646 | 399,155,043 | 8,388,415 | 97,612,742 | 32,982,888 | 70.4 |
| EMPLOYERS MUTUAL CASUALTY CO | . . | 250,349,990 | 197,752,955 | 52,597,035 | 140,185,319 | 61,885,782 | 1,651,569 | 11,444,940 | 1,247,649 | 57.8 |
| EMPLOYERS NATIONAL INSURANCE | 1,000,000 | 18,055,890 | 14,351,403 | 2,704,487 | . . | . . | 499,747 | 311,667 | . . | . . |

@ GUARANTY FUND

FINANCIAL DATA - 1978
FIRE AND CASUALTY COMPANIES

| OUT OF STATE COMPANIES | CAPITAL STOCK | ADMITTED ASSETS | LIABILITIES | SURPLUS OVER ALL LIABILITIES | NET PREMIUMS WRITTEN | NET LOSSES PAID | GAIN OR LOSS FROM UNDERWRITING | GAIN OR LOSS FROM INVESTMENTS | DIVIDENDS DECLARED POLICY-HOLDERS | RATIO LOSSES INCL. TO PREM. E. |
|---|---|---|---|---|---|---|---|---|---|---|
| EMPLOYERS REINSURANCE CORP | 5,000,000# | 840,811,747 | 705,998,178 | 122,627,477 | 360,811,000 | 105,110,571 | -8,748,400 | 41,273,445 | 13,000 | 65.1 |
| EQUITABLE FIRE INS CO | 1,000,000 | 2,966,663 | 48,811 | 1,917,851 | . . | . . | . . | 176,569 | . . | . . |
| EQUITABLE GENERAL INSURANCE CO | 3,500,000 | 247,844,174 | 207,796,029 | 36,548,144 | 71,042,019 | 49,125,288 | -1,940,488 | 12,434,804 | . . | 81.7 |
| EQUITY MUTUAL INSURANCE CO | . . | 18,238,109 | 13,633,384 | 4,604,725 | 11,833,872 | 4,543,431 | 1,534,828 | 706,239 | 1,122,014 | 53.0 |
| ERIE INSURANCE COMPANY | 1,600,000 | 16,145,844 | 12,531,274 | 2,014,570 | . . | . . | . . | 249,806 | . . | . . |
| ERIE INSURANCE EXCHANGE | . . | 304,572,034 | 235,268,226 | 69,303,808 | 239,435,451 | 121,577,120 | 9,291,363 | 16,547,703 | 8,913,140 | 65.8 |
| EXCALIBUR INSURANCE COMPANY | 1,000,000 | 21,203,968 | 17,633,312 | 2,570,656 | 11,481,361 | 5,669,515 | 111,262 | 774,488 | 85,939 | 68.1 |
| EXCEL INSURANCE COMPANY | 1,600,000 | 40,442,268 | 30,273,012 | 8,569,256 | 24,761,177 | 6,245,402 | -151,502 | 2,102,301 | . . | 60.2 |
| EXCELSIOR INSURANCE CO OF NY | 1,571,912 | 25,425,583 | 19,591,292 | 4,262,379 | 18,624,411 | 9,752,205 | 1,418,670 | 1,016,512 | . . | 62.7 |
| EXCESS MUTUAL REINSURANCE CO | 375,000# | 8,863,426 | 4,930,279 | 3,558,147 | 7,353,268 | 4,244,901 | 2,524,342 | 440,245 | 1,600,131 | 56.7 |
| FARMERS AND MERCHANTS INSURANC | 1,000,000 | 9,741,652 | 4,797,931 | 3,943,721 | 4,898,066 | 2,327,459 | 78,055 | 207,206 | 1,833 | 56.6 |
| FARMERS INSURANCE EXCHANGE | . . | 1,808,432,893 | 1,376,271,434 | 432,161,459 | 1,554,780,855 | 876,459,725 | 33,363,975 | 71,839,667 | 2,607 | 67.5 |
| FARMERS MUTL HAIL INS CO IOWA | 1,000,000# | 61,999,633 | 23,848,674 | 37,150,959 | 36,415,658 | 23,341,936 | 343,106 | 2,358,229 | . . | 67.1 |
| FARMLAND MUTUAL INSURANCE CO | 750,000# | 56,563,861 | 41,451,810 | 14,362,051 | 30,563,479 | 16,299,615 | 5,070,628 | 2,889,464 | 1,840 | 53.9 |
| FEDERAL INSURANCE COMPANY | 13,986,712 | 1,108,912,038 | 870,185,910 | 224,739,416 | 547,421,589 | 238,544,605 | 30,209,166 | 48,311,920 | 3,468,007 | 49.7 |
| FEDERAL KEMPER INSURANCE CO | 3,200,000 | 86,334,615 | 68,918,507 | 14,216,108 | 67,343,899 | 35,247,899 | 1,089,433 | 4,748,187 | -38,160 | 58.2 |
| FEDERATED MUTUAL INSURANCE CO | 750,000# | 302,708,729 | 208,229,267 | 93,729,462 | 131,853,594 | 52,683,023 | 7,156,236 | 14,298,437 | 2,834,619 | 58.9 |
| FIDELITY & CASUALTY CO THE | 10,000,000 | 314,842,796 | 251,766,155 | 53,076,640 | 176,191,669 | 95,051,519 | 8,622,055 | 20,094,033 | 1,151,191 | 56.5 |
| FIDELITY & GUARANTY INS CO | 2,400,000 | 6,304,123 | . . | 3,904,123 | . . | . . | . . | 260,188 | . . | . . |
| FIDELITY & GUARANTY INS UNDWRS | 2,000,000 | 30,095,078 | 347,798 | 27,747,280 | . . | . . | . . | 1,370,943 | . . | . . |
| FIDELITY AND DEPOSIT CO OF MD | 5,000,000 | 185,388,229 | 124,900,267 | 55,487,962 | 71,346,018 | 26,655,323 | -7,215,983 | 11,001,102 | . . | 48.9 |
| FIRE & CASUALTY INS CO OF CONN | 1,500,000 | 13,849,356 | 7,627,358 | 4,721,998 | 5,352,215 | 2,146,311 | -56,381 | 180,961 | 969 | 57.7 |
| FIREMANS FUND INS CO | 2,000,000 | 2,323,565,530 | 1,720,995,345 | 600,570,185 | 1,089,069,206 | 459,333,798 | 1,659,508 | 120,032,437 | 8,230,171 | 60.0 |
| FIREMENS INS CO OF NEWARK NJ | 15,000,000 | 1,042,775,698 | 725,378,804 | 302,396,893 | 508,997,787 | 274,593,277 | 24,908,206 | 74,064,611 | 3,325,664 | 56.5 |
| FIRST FINANCIAL INSURANCE CO | 1,100,000 | 8,608,326 | 5,640,977 | 1,867,349 | 6,083,408 | 2,391,751 | 401,601 | 363,260 | . . | 52.9 |
| FIRST GENERAL INS CO | 2,000,000 | 4,689,901 | 2,007,810 | 682,091 | 2,434,456 | 763,499 | -233,140 | 244,165 | . . | 75.7 |
| FIRST NATIONAL INS CO OF AMER | 2,000,000 | 107,168,498 | 72,593,603 | 32,574,895 | 55,166,593 | 21,388,721 | 4,981,647 | 9,084,366 | 270,128 | 44.4 |
| FIRST OF GEORGIA INSURANCE CO | 1,000,000 | 49,084,450 | 30,341,424 | 17,743,026 | 27,373,201 | 9,969,612 | 3,752,864 | 2,526,168 | 5,594 | 38.7 |
| FLORISTS MUTUAL INSURANCE CO | 1,600,000# | 25,936,344 | 15,232,120 | 9,704,224 | 10,630,692 | 5,334,567 | -20,627 | 1,029,000 | 1,195,533 | 66.2 |
| FOREMOST INSURANCE COMPANY | 4,800,000 | 257,239,943 | 202,146,291 | 50,293,652 | 62,498,898 | 33,360,099 | 9,439,765 | 17,508,659 | . . | 48.5 |
| FORUM INSURANCE COMPANY | 2,000,000 | 32,569,951 | 24,124,146 | 6,445,805 | 16,992,073 | 10,109,499 | -1,862,190 | 1,640,512 | . . | 73.1 |
| GENERAL ACCIDENT FIRE & LIFE | 1,600,000@ | 782,463,710 | 354,643,742 | 426,219,968 | 257,496,968 | 119,497,991 | 5,642,691 | 24,915,658 | 299,185 | 61.4 |
| GENERAL CASUALTY CO OF WIS | 1,500,000 | 158,875,898 | 100,474,842 | 56,901,056 | 77,501,428 | 35,841,718 | 6,000,029 | 9,120,221 | 66,172 | 59.4 |
| GENERAL INSURANCE CO OF AMERIC | 2,000,000 | 471,023,432 | 333,746,047 | 135,277,384 | 255,145,495 | 98,922,839 | 23,040,117 | 23,728,106 | 1,249,342 | 44.4 |
| GENERAL REINSURANCE CORP | 10,890,530 | 1,935,478,625 | 1,497,657,374 | 426,930,721 | 641,892,444 | 193,868,235 | 11,915,684 | 89,357,156 | . . | 62.8 |
| GEORGIA CASUALTY & SURETY CO | 1,029,109 | 22,588,024 | 17,599,189 | 3,959,726 | 20,411,198 | 9,310,372 | 1,257,367 | 1,404,213 | . . | 63.4 |
| GLENS FALLS INS CO THE | 2,400,000 | 74,418,507 | 56,461,066 | 15,557,441 | 39,153,704 | 21,122,559 | 1,916,012 | 3,557,495 | 255,830 | 56.5 |
| GLOBE INDEMNITY CO | 3,900,000 | 503,847,846 | 410,693,791 | 89,254,054 | 250,912,143 | 132,660,465 | 13,653,389 | 29,202,312 | 3,201,360 | 56.1 |
| GOVERNMENT EMPLOYERS INS CO | 28,902,166 | 1,028,117,784 | 807,644,413 | 191,571,204 | 537,904,308 | 265,506,039 | 7,415,222 | 42,847,254 | . . | 65.4 |
| GRAIN DEALERS MUTUAL INS CO | 750,000# | 60,929,322 | 45,718,782 | 14,460,539 | 53,375,082 | 28,082,350 | 885,422 | 2,560,680 | 1,110,069 | 57.2 |

# GUARANTY FUND
@ STATUTORY DEPOSIT

FINANCIAL DATA - 1978
FIRE AND CASUALTY COMPANIES

| OUT OF STATE COMPANIES | CAPITAL STOCK | ADMITTED ASSETS | LIABILITIES | SURPLUS OVER ALL LIABILITIES | NET PREMIUMS WRITTEN | NET LOSSES PAID | GAIN OR LOSS FROM UNDERWRITING | GAIN OR LOSS FROM INVESTMENTS | DIVIDENDS DECLARED POLICY-HOLDERS | RATIO LOSSES INC. TO PREM. E. |
|---|---|---|---|---|---|---|---|---|---|---|
| GRANGE MUTUAL CASUALTY COMPANY | . . | 170,582,107 | 112,253,203 | 58,328,904 | 131,493,443 | 69,526,209 | 8,483,074 | 8,171,589 | . . | 58.6 |
| GRANITE STATE INSURANCE CO | 1,500,000 | 5,268,218 | 149,407 | 3,618,811 | . . | . . | . . | 290,791 | . . | . . |
| GREAT AMERICAN INSURANCE CO | 15,440,600 | 1,024,703,139 | 765,557,069 | 243,705,469 | 582,157,099 | 281,090,775 | 8,181,416 | 78,730,577 | 1,810,661 | 58.6 |
| GREAT CENTRAL INSURANCE CO | 2,000,000 | 71,792,230 | 53,750,820 | 16,041,410 | 35,462,795 | 19,321,686 | 4,378,552 | 2,076,280 | 540,000 | 42.5 |
| GREAT WEST CASUALTY COMPANY | 1,850,000 | 43,518,761 | 31,024,711 | 10,644,050 | 29,048,899 | 12,920,670 | 2,625,094 | 1,439,721 | . . | 56.3 |
| GREATER NEW YORK MUTUAL INS CO | . . | 146,712,585 | 95,215,867 | 51,496,718 | 50,405,916 | 23,600,713 | -2,960,589 | 6,006,365 | 1,141,715 | 61.6 |
| GUARANTEE INSURANCE COMPANY | 2,400,000 | 32,492,132 | 22,471,689 | 7,620,443 | 14,358,851 | 4,152,501 | 612,442 | 1,324,452 | . . | 60.7 |
| GUARANTY NATIONAL INSURANCE CO | 2,000,000 | 54,203,867 | 42,389,040 | 9,814,827 | 32,829,682 | 7,185,694 | 4,619,863 | 2,381,178 | . . | 44.8 |
| GULF INSURANCE COMPANY | 5,000,000 | 146,364,856 | 105,454,517 | 35,910,339 | 75,909,641 | 36,715,667 | 506,404 | 11,446,485 | 406,694 | 51.7 |
| HAMILTON MUTUAL INSURANCE CO | . . | 14,131,718 | 10,308,405 | 3,823,313 | 11,435,234 | 5,489,335 | 744,890 | 649,342 | . . | 46.7 |
| HANOVER INSURANCE CO THE | 6,747,288 | 443,225,826 | 338,974,581 | 97,503,957 | 264,583,354 | 117,764,341 | -2,283,647 | 18,010,663 | 344,454 | 58.5 |
| HANSECO INSURANCE COMPANY | 4,000,000 | 314,481,044 | 251,442,323 | 59,038,720 | 174,240,653 | 69,040,354 | -11,499,584 | 22,708,499 | . . | 74.8 |
| HARBOR INSURANCE COMPANY | 2,000,000 | 160,156,813 | 99,212,796 | 58,944,017 | 36,441,418 | 29,050,236 | -109,733 | 6,172,354 | . . | 64.9 |
| HARCO NATIONAL INSURANCE CO | 2,000,000 | 35,356,309 | 28,154,679 | 5,201,630 | 22,339,076 | 9,860,417 | -172,864 | 2,183,602 | . . | 77.1 |
| HARFORD MUTUAL INSURACE THEE | . . | 21,660,704 | 15,253,999 | 6,406,705 | 11,188,592 | 4,270,974 | 258,777 | 697,973 | 10,965 | 50.4 |
| HARLEYSVILLE MUTUAL INSURANCE | . . | 253,581,571 | 190,526,892 | 63,054,678 | 170,042,054 | 70,151,465 | 3,958,206 | 11,221,099 | 2,776,937 | 58.7 |
| HARTFORD ACCIDENT & INDEMNITY | 4,000,000 | 2,025,306,585 | 1,629,473,063 | 391,833,522 | 1,038,277,042 | 512,928,619 | 10,335,155 | 109,229,962 | 8,673,866 | 57.9 |
| HARTFORD CASUALTY INSURANCE CO | 2,000,000 | 267,241,694 | 216,506,468 | 48,735,226 | 140,787,303 | 63,816,427 | 763,194 | 15,257,041 | 1,156,515 | 57.9 |
| HARTFORD FIRE INSURANCE CO | 60,876,000 | 2,493,725,569 | 1,621,290,855 | 811,558,713 | 973,778,849 | 441,396,954 | 8,912,148 | 163,377,606 | 7,999,232 | 57.9 |
| HARTFORD STEAM BOILER INSP & I | 10,000,000 | 200,437,473 | 107,694,300 | 32,743,173 | 111,139,896 | 28,723,669 | 15,965,900 | 9,301,807 | . . | 24.6 |
| HIGHLANDS INSURANCE COMPANY | 2,000,000 | 402,030,590 | 310,239,359 | 89,791,230 | 118,278,069 | 71,958,860 | -2,410,060 | 22,077,814 | . . | 75.0 |
| HOME INDEMNITY COMPANY THE | 2,000,000 | 254,005,620 | 199,957,049 | 52,048,571 | 155,066,241 | 71,747,046 | 1,345,996 | 13,836,567 | 1,271,128 | 62.2 |
| HOME INS CO OF INDIANA | 2,000,000 | 28,457,423 | 18,184,991 | 8,272,432 | 14,096,931 | 6,522,458 | 122,153 | 1,675,982 | 115,557 | 62.2 |
| HOME INSURANCE COMPANY THE | 20,000,000 | 1,966,541,761 | 1,644,340,452 | 302,201,309 | 12,123,360,640 | 5,609,314,550 | 101,337,430 | 904,180,930 | 99,379,170 | 6220.0 |
| HOME MUTUAL INS CO OF NY | . . | 7,588,194 | 5,858,622 | 1,729,572 | 6,144,555 | 3,333,186 | -134,083 | 347,987 | -5,330 | 62.2 |
| HOME MUTUAL INSURANCE COMPANY | 687,500# | 45,658,670 | 30,874,459 | 14,096,711 | 36,522,803 | 18,581,037 | 1,883,423 | 1,925,076 | . . | 55.7 |
| HORACE MANN INSURANCE COMPANY | 3,582,010 | 154,645,323 | 111,877,227 | 39,186,086 | 93,726,404 | 48,397,749 | 397,959 | 8,044,495 | 534,354 | 65.0 |
| HOUSEHOLD INSURANCE COMPANY | 1,000,000 | 15,317,959 | 9,012,655 | 5,305,304 | -3,320,729 | 5,533,979 | 404,845 | 1,243,358 | . . | 52.8 |
| HOUSTON GENERAL INSURANCE CO | 2,000,000 | 19,487,405 | 7,944,605 | 9,542,800 | . . | . . | 1,587,268 | 701,897 | 25,000 | . . |
| IDEAL MUTUAL INSURANCE COMPANY | . . | 73,149,058 | 66,073,583 | 7,075,475 | 35,640,042 | 12,380,785 | 593,682 | 2,280,701 | 606,076 | 64.9 |
| ILLINOIS NATIONAL INSURANCE CO | 1,000,000 | 10,035,317 | 886,395 | 8,148,922 | . . | . . | . . | 332,661 | . . | . . |
| IMPERIAL CASUALTY INDEMNITY CO | 1,550,000 | 30,096,851 | 16,973,720 | 11,573,130 | 18,468,701 | 6,002,775 | 3,377,543 | 1,367,690 | . . | 40.2 |
| INA REINSURANCE COMPANY | 8,500,000 | 466,059,434 | 376,404,169 | 81,155,265 | 228,489,382 | 93,561,018 | -460,445 | 21,886,218 | . . | 65.4 |
| INA UNDERWRITERS INS COMPANY | 2,000,000 | 232,471,567 | 154,879,239 | 75,592,328 | 106,263,066 | 53,850,554 | -526,400 | 8,327,262 | 895,567 | 63.7 |
| INDEMNITY INS CO NORTH AMERICA | 1,770,000 | 33,122,080 | 7,037,754 | 24,314,326 | 8,675,788 | 30,312,727 | 1,619,503 | 1,221,929 | . . | 56.3 |
| INDEPENDENT FIRE INS CO | 1,000,000 | 39,733,202 | 19,274,993 | 19,458,208 | 27,113,513 | 9,078,125 | 35,875 | 1,576,984 | 22,012 | 43.0 |
| INDIANA INSURANCE COMPANY | 2,000,000 | 138,405,582 | 97,403,354 | 39,002,228 | 108,549,415 | 49,068,018 | 9,419,574 | 6,553,237 | 288,865 | 51.2 |
| INDIANA LUMBERMENS MUT INS CO | 1,000,000# | 51,988,972 | 36,451,370 | 14,537,601 | 38,249,123 | 17,604,534 | 3,551,958 | 1,912,299 | 335,071 | 52.7 |
| INDUSTRIAL INDEMNITY COMPANY | 1,961,980 | 513,016,996 | 431,288,126 | 79,766,890 | 239,995,039 | 93,996,855 | 4,124,897 | 22,035,243 | 4,322,099 | 56.2 |
| INLAND MUTUAL INSURANCE CO | 19,139# | 6,106,174 | 4,342,456 | 1,744,579 | 4,397,795 | 2,284,220 | 80,400 | 285,435 | . . | 51.9 |

# GUARANTY FUND

FINANCIAL DATA - 1978
FIRE AND CASUALTY COMPANIES

| OUT OF STATE COMPANIES | CAPITAL STOCK | ADMITTED ASSETS | LIABILITIES | SURPLUS OVER ALL LIABILITIES | NET PREMIUMS WRITTEN | NET LOSSES PAID | GAIN OR LOSS FROM UNDERWRITING | GAIN OR LOSS FROM INVESTMENTS | DIVIDENDS DECLARED POLICY-HOLDERS | RATIO LOSSES INC. TO PREM. E. |
|---|---|---|---|---|---|---|---|---|---|---|
| INS CO OF THE STATE OF PENNSYL | 1,600,000 | 156,322,520 | 132,234,455 | 22,488,065 | 69,486,144 | 22,940,163 | 1,680,264 | 4,923,237 | 105,265 | 65.0 |
| INSURANCE COMPANY OF NORTH AME | 56,785,545 | 3,014,041,090 | 2,492,457,621 | 464,797,924 | 1,593,945,988 | 807,758,311 | -7,896,016 | 128,615,871 | 13,433,504 | 63.7 |
| INSURANCE CORP OF AMERICA | 300,000 | 7,337,233 | 6,081,491 | 955,742 | 3,465,566 | 85,821 | 194,786 | 270,427 | . . | 42.7 |
| INTEGON INDEMNITY CORPORATION | 1,000,000 | 19,803,668 | 15,066,339 | 3,737,329 | 13,764,552 | 8,281,875 | 191,367 | 1,025,354 | . . | 57.4 |
| INTEGRITY INSURANCE COMPANY | 1,819,700 | 35,295,638 | 22,291,478 | 11,184,460 | 12,123,022 | 4,439,880 | 3,885,950 | 949,944 | . . | 50.8 |
| INTERNATIONAL INSURANCE CO | 2,000,000 | 126,832,215 | 109,474,353 | 15,357,862 | 66,665,289 | 26,110,236 | 1,139,395 | 5,069,260 | 1,200,512 | 56.2 |
| INTERNATIONAL SERVICE INS CO | 2,019,420 | 50,698,018 | 33,570,129 | 15,108,469 | 32,273,660 | 15,245,038 | 1,823,357 | 1,914,923 | 253,189 | 53.4 |
| INTERSTATE FIRE INSURANCE CO | 1,500,000 | 11,879,594 | 5,592,212 | 4,787,382 | 10,987,773 | 3,671,234 | 1,081,468 | 699,368 | . . | 33.1 |
| IOWA NATIONAL MUTUAL INS CO | 1,250,000# | 139,300,746 | 103,747,189 | 34,303,557 | 107,050,210 | 51,745,000 | 2,862,279 | 5,781,465 | 448,231 | 56.3 |
| J C PENNEY CASUALTY INS CO | 3,839,200 | 159,615,830 | 70,697,840 | 85,078,790 | 72,954,946 | 41,433,503 | -795,029 | 6,152,434 | . . | 68.4 |
| JEFFERSON INS CO OF NEW YORK | 3,750,000 | 61,885,720 | 49,650,189 | 8,485,531 | 21,642,265 | 6,914,438 | 585,009 | 1,927,162 | . . | 57.2 |
| JEWELERS MUTUAL INSURANCE CO | . . | 12,469,517 | 8,647,610 | 3,821,907 | 9,198,836 | 3,973,023 | 143,858 | 438,846 | 78,651 | 68.2 |
| JOHN ALDEN INSURANCE COMPANY | 1,000,000 | 5,645,840 | 2,900,891 | 1,744,949 | 2,392,446 | 1,249,950 | 43,945 | 356,974 | . . | 32.2 |
| JOHN DEERE INSURANCE COMPANY | 1,600,000 | 85,114,104 | 67,852,985 | 15,661,119 | 55,189,357 | 26,467,940 | 6,345,276 | 3,702,692 | 374,929 | 60.8 |
| KANSAS CITY FIRE & MARINE INS | 1,700,000 | 37,147,548 | 27,784,356 | 7,663,191 | 19,576,852 | 10,561,279 | 958,006 | 1,890,202 | 127,910 | 56.5 |
| KEMPER REINSURANCE COMPANY | 3,350,000 | 245,252,610 | 202,349,105 | 39,553,505 | 107,433,040 | 46,654,358 | -653,453 | 13,044,675 | . . | 75.7 |
| KENILWORTH INSURANCE COMPANY | 622,364 | 15,038,358 | 11,449,814 | 2,966,179 | 12,209,965 | 5,788,331 | 73,995 | 494,714 | . . | 55.2 |
| LAWYERS SURETY CORPORATION | 1,000,000 | 2,239,707 | 21,760 | 1,217,946 | . . | . . | . . | 121,483 | . . | . . |
| LEADER NATIONAL INSURANCE CO | 1,000,000 | 21,895,418 | 13,926,703 | 6,968,715 | 20,815,484 | 7,974,402 | 2,328,876 | 855,939 | . . | 49.9 |
| LIBERTY MUTUAL FIRE INSURANCE | 750,000# | 467,888,054 | 373,939,672 | 93,198,382 | 255,341,694 | 120,149,616 | 14,007,202 | 23,963,217 | 15,042,731 | 71.0 |
| LIBERTY MUTUAL INSURANCE | 1,250,000# | 4,195,516,278 | 3,469,015,358 | 725,250,920 | 2,298,075,250 | 1,081,346,546 | 126,123,227 | 203,082,813 | 135,384,577 | 71.0 |
| LITITZ MUTUAL INSURANCE CO | . . | 21,415,185 | 8,954,825 | 12,460,360 | 10,397,151 | 4,723,329 | 433,367 | 992,258 | 62,101 | 48.0 |
| LLOYDS NEW YORK | 500,000# | 6,325,086 | 2,846,338 | 2,978,747 | 432,162 | 231,336 | 438,760 | 282,273 | . . | 49.7 |
| LOCOMOTIVE ENGINEERS & CONDUCT | . . | 1,821,048 | 1,408,632 | 412,416 | 2,022,028 | 1,672,722 | . . | . . | . . | . . |
| LONDON ASSURANCE THE | 1,213,000# | 75,399,984 | 56,895,274 | 17,291,710 | 36,671,095 | 16,325,423 | 1,345,482 | 4,055,654 | 239,631 | 52.0 |
| LONDON GUARANTEE & ACCIDENT CO | 2,400,000 | 79,763,119 | 58,155,970 | 19,207,149 | 41,119,638 | 20,963,193 | 1,758,005 | 3,296,874 | 246,904 | 57.0 |
| LUMBERMENS MUTUAL CASUALTY COM | . . | 1,448,431,136 | 1,010,501,730 | 437,929,406 | 661,803,519 | 316,536,685 | 17,581,160 | 70,820,945 | 18,171,247 | 59.9 |
| LUMBERMENS MUTUAL INS CO THE | . . | 87,828,679 | 66,811,023 | 21,017,656 | 60,303,084 | 25,084,523 | 4,411,659 | 2,580,250 | 171,358 | 51.7 |
| LUMBERMENS UNDERWRITING ALLIAN | . . | 91,537,269 | 51,486,018 | 40,051,251 | 63,040,545 | 27,218,597 | 12,139,304 | 4,088,471 | 10,155,742 | 45.0 |
| MARYLAND CASUALTY COMPANY | 3,336,000 | 822,146,711 | 640,722,701 | 178,088,010 | 438,469,303 | 206,404,226 | 17,737,358 | 43,651,764 | 3,390,025 | 59.1 |
| MASSACHUSETTS BAY INSURANCE CO | 1,500,000 | 4,894,191 | 14,196 | 3,379,995 | . . | . . | . . | 240,780 | . . | . . |
| MEAD REINSURANCE CORPORATION | 2,500,000 | 10,210,843 | 72,672 | 7,638,171 | . . | . . | -1,585 | 232,531 | . . | . . |
| MEDICAL PROTECTIVE COMPANY | 1,200,000 | 254,290,135 | 214,009,029 | 39,081,106 | 71,219,005 | 12,167,429 | 3,335,084 | 13,498,788 | . . | 53.4 |
| MERCHANTS & BUSINESS MENS MUTL | 200,000# | 17,048,122 | 8,398,911 | 8,449,211 | 9,995,929 | 3,371,921 | 3,695,466 | 557,190 | 3,468,985 | 40.6 |
| MERCHANTS PROP INSUR CO OF IND | 750,000 | 10,277,272 | 2,828,755 | 6,698,517 | 3,038,145 | 1,381,848 | 373,121 | 437,454 | 93,000 | 43.1 |
| MERIDIAN MUTUAL INSURANCE CO | . . | 83,572,091 | 57,819,629 | 25,752,461 | 69,964,172 | 36,777,123 | 2,628,090 | 2,901,236 | . . | 57.6 |
| METROPOLITAN PROP & LIAB INS | 3,000,000 | 745,581,129 | 534,828,284 | 207,752,845 | 273,115,013 | 131,748,140 | -71,034,935 | 53,212,254 | . . | 10.0 |
| MFA MUTUAL INSURANCE COMPANY | 1,000,000 | 236,901,346 | 136,794,432 | 97,106,914 | 175,380,668 | 95,406,410 | 8,125,848 | 9,568,481 | 150,410 | 58.4 |
| MGIC INDEMNITY CORPORATION | 2,000,000 | 104,221,990 | 57,015,232 | 45,206,757 | 17,814,148 | 490,933 | 3,051,508 | 6,844,249 | . . | 27.1 |
| MICHIGAN MILLERS MUTUAL INS CO | 1,000,000# | 85,241,341 | 57,019,387 | 27,221,954 | 50,481,507 | 23,155,875 | 2,751,676 | 4,331,097 | 846,616 | 50.2 |

# GUARANTY FUND
@ STATUTORY DEPOSIT

FINANCIAL DATA - 1978
FIRE AND CASUALTY COMPANIES

| OUT OF STATE COMPANIES | CAPITAL STOCK | ADMITTED ASSETS | LIABILITIES | SURPLUS OVER ALL LIABILITIES | NET PREMIUMS WRITTEN | NET LOSSES PAID | GAIN OR LOSS FROM UNDERWRITING | GAIN OR LOSS FROM INVESTMENTS | DIVIDENDS DECLARED POLICY-HOLDERS | RATIO LOSSES INCL. TO PREM. E. |
|---|---|---|---|---|---|---|---|---|---|---|
| MICHIGAN MUTUAL INSURANCE CO | 1,000,000# | 409,520,090 | 333,304,020 | 75,216,070 | 197,912,299 | 83,471,732 | 9,463,047 | 18,944,375 | 6,794,281 | 68.0 |
| MID AMERICAN FIRE&CASUALTY CO | 1,000,000 | 15,303,845 | 10,349,929 | 3,953,916 | 11,762,428 | 5,436,918 | 550,323 | 700,088 | . . | 62.0 |
| MID CENTURY INSURANCE CO | 2,000,000 | 24,147,281 | 5,187,715 | 16,959,565 | . . | . . | 4,225 | 960,129 | . . | . . |
| MIDLAND INSURANCE COMPANY | 1,500,000 | 144,216,641 | 122,737,628 | 19,979,013 | 57,607,575 | 23,813,131 | 910,138 | 6,816,278 | . . | 60.4 |
| MIDWEST MUTUAL INSURANCE CO | . . | 21,991,740 | 13,653,809 | 8,337,930 | 15,609,592 | 7,944,865 | 22,031 | 1,024,569 | . . | 45.0 |
| MIDWESTERN INDEMNITY CO | 2,351,639 | 46,809,334 | 31,673,627 | 12,784,068 | 34,290,141 | 15,670,674 | 1,958,792 | 1,897,538 | . . | 53.4 |
| MIDWESTERN INSURANCE COMPANY | 660,000 | 5,071,874 | 3,180,659 | 1,231,215 | 3,265,377 | 1,551,640 | 52,173 | 142,751 | . . | 56.6 |
| MILLERS MUTUAL FIRE INS CO | 1,000,000# | 41,831,473 | 22,680,969 | 18,150,503 | 24,290,851 | 10,910,542 | 1,182,781 | 1,094,327 | 483,900 | 51.6 |
| MILLERS MUTUAL INS ASSN OF ILL | 1,000,000# | 72,450,994 | 36,889,415 | 32,561,579 | 42,678,255 | 23,505,487 | 1,118,511 | 3,349,469 | 994,017 | 58.8 |
| MILLERS MUTUAL INS CO | 500,000# | 13,306,090 | 5,838,053 | 6,968,037 | 6,522,693 | 2,087,514 | 1,063,112 | 518,875 | 482,315 | 44.1 |
| MILLERS NATIONAL INSURANCE CO | 1,000,000 | 24,996,812 | 17,979,585 | 6,017,227 | 15,565,013 | 7,556,065 | -661,279 | 911,664 | 378,298 | 59.2 |
| MINNEHOMA INSURANCE COMPANY | 1,550,000 | 16,464,552 | 11,113,355 | 3,801,197 | 12,761,164 | 7,153,354 | -854,291 | 834,353 | . . | 58.8 |
| MISSION INSURANCE COMPANY | 2,000,000 | 305,930,776 | 238,166,676 | 65,764,100 | 176,369,832 | 54,087,668 | 7,195,230 | 11,630,795 | 6,846,322 | 63.5 |
| MONARCH INS CO OF OHIO | 2,071,637 | 69,407,227 | 55,042,583 | 12,293,006 | 23,633,406 | 19,997,178 | -2,770,564 | 4,188,290 | 8,012 | 70.9 |
| MORRISON ASSURANCE COMPANY INC | 1,000,000 | 18,228,709 | 13,671,349 | 3,557,360 | 15,969,929 | 6,321,105 | 2,336,404 | 829,835 | 798,040 | 58.8 |
| MOTOR CLUB OF AMERICA INS CO | 2,106,430 | 68,203,454 | 57,833,614 | 8,263,410 | 52,084,382 | 34,633,935 | -5,332,501 | 2,007,859 | . . | 70.6 |
| MOTOR VEHICLE CASUALTY COMPANY | 1,020,000 | 17,096,313 | 11,103,308 | 4,973,005 | 8,246,386 | 2,705,412 | 179,832 | 558,370 | . . | 53.2 |
| MOTORISTS BENEFICIAL INS CO | 1,000,000 | 24,386,511 | 21,404,717 | 1,981,794 | 6,321,253 | 2,594,600 | -777,877 | 508,117 | . . | 63.4 |
| MOTORISTS MUTUAL INS CO | . . | 163,368,097 | 116,201,120 | 47,166,976 | 127,989,516 | 67,412,457 | 2,287,528 | 5,146,344 | . . | 61.2 |
| MOTORS INSURANCE CORPORATION | 1,000,000 | 630,365,046 | 476,107,456 | 153,257,590 | 440,454,548 | 183,466,365 | 21,095,838 | 24,944,411 | . . | 53.9 |
| MUTUAL PROTECTIVE INSURANCE CO | . . | 23,722,259 | 16,713,878 | 7,008,381 | 26,736,457 | 8,370,446 | -889,940 | 1,116,350 | . . | 38.4 |
| MUTUAL SERVICE CASUALTY INS CO | 750,000# | 115,140,626 | 82,200,554 | 32,190,072 | 72,859,951 | 37,061,623 | 223,393 | 6,087,892 | 165,746 | 66.6 |
| NAIL BONDING AND ACCONT INS CO | 1,000,000 | 8,744,496 | 5,437,752 | 2,306,744 | 3,846,084 | 3,103,010 | -2,250,049 | 308,927 | . . | 89.3 |
| NATIONAL AMERICAN INS CO OF NY | 1,650,000 | 56,322,973 | 44,200,973 | 10,472,000 | 22,983,046 | -12,891,616 | -4,097,041 | 851,529 | . . | 48.4 |
| NATIONAL AMERICAN INSURANCE CO | 2,400,000 | 55,559,448 | 34,223,477 | 18,935,971 | 30,830,146 | 17,640,698 | 1,489,464 | 2,590,776 | . . | 55.1 |
| NATIONAL BEN FRANKLIN INS CO | 2,000,000 | 305,808,799 | 223,092,357 | 80,716,442 | 156,614,817 | 84,490,239 | 7,664,049 | 14,874,094 | 1,023,281 | 56.5 |
| NATIONAL CASUALTY COMPANY | 2,000,000 | 107,539,684 | 84,461,371 | 21,078,312 | 70,453,187 | 37,843,488 | -7,052,127 | 4,806,002 | . . | 74.6 |
| NATIONAL FIRE & INDEM EXCHANGE | 1,000,000# | 2,461,780 | 750,581 | 711,199 | 793,883 | 138,068 | 333,991 | 119,099 | 378,008 | 17.2 |
| NATIONAL FIRE INS CO | 5,000,000 | 521,788,332 | 420,193,476 | 96,594,856 | 192,074,764 | 74,687,322 | -5,705,750 | 27,288,252 | 1,771,018 | 64.0 |
| NATIONAL GENERAL INSURANCE CO | 1,512,000 | 18,315,492 | 12,133,048 | 4,670,444 | 15,130,233 | 8,237,091 | 517,842 | 734,345 | . . | 66.1 |
| NATIONAL INDEMNITY COMPANY | 5,500,000 | 336,399,656 | 181,424,011 | 149,475,645 | 121,948,974 | 43,737,902 | 1,116,383 | 24,330,350 | 115,000 | 57.7 |
| NATIONAL INDEPENDENCE INS CO | 2,600,000 | 8,591,454 | 4,482,990 | 1,508,464 | 1,826,227 | 556,161 | -169,622 | 392,120 | . . | 70.4 |
| NATIONAL INS UNDERWRITERS | 500,000 | 8,958,289 | 7,003,472 | 1,454,817 | 9,385,370 | 4,326,958 | -144,768 | 285,935 | . . | 55.5 |
| NATIONAL MUTUAL INSURANCE CO | . . | 24,595,086 | 17,289,342 | 7,305,744 | 18,824,947 | 7,476,626 | 2,353,283 | 1,038,581 | 91,184 | 47.2 |
| NATIONAL PROPERTY OWNERS INS | 1,050,000 | 10,777,192 | 5,430,639 | 4,296,553 | 2,680,347 | 1,866,578 | -1,451,497 | 731,151 | . . | 91.7 |
| NATIONAL REINSURANCE CORP | 5,000,000 | 242,226,458 | 180,752,484 | 56,473,973 | 170,558,389 | 78,369,669 | 4,450,276 | 7,710,273 | . . | 64.5 |
| NATIONAL SURETY CORP | 2,000,000 | 541,913,218 | 453,508,063 | 86,405,155 | 326,720,761 | 137,800,139 | 497,852 | 23,672,689 | 2,469,051 | 60.0 |
| NATIONAL UNION FIRE INS CO | 4,478,750 | 595,253,161 | 503,260,945 | 87,513,466 | 264,590,851 | 87,171,640 | 6,640,272 | 20,127,534 | 400,009 | 64.9 |
| NATIONWIDE GENERAL INS CO | 2,000,000 | 9,473,914 | 3,303,693 | 4,170,221 | 1,195,972 | 692,098 | -137,460 | 483,491 | . . | 79.7 |
| NATIONWIDE MUTUAL FIRE INS CO | 1,100,000# | 313,581,384 | 230,819,700 | 81,661,684 | 204,250,674 | 99,017,103 | 9,500,032 | 14,052,360 | 86,259 | 56.2 |

# GUARANTY FUND

FINANCIAL DATA - 1978
FIRE AND CASUALTY COMPANIES

| OUT OF STATE COMPANIES | CAPITAL STOCK | ADMITTED ASSETS | LIABILITIES | SURPLUS OVER ALL LIABILITIES | NET PREMIUMS WRITTEN | NET LOSSES PAID | GAIN OR LOSS FROM UNDERWRITING | GAIN OR LOSS FROM INVESTMENTS | DIVIDENDS DECLARED POLICY-HOLDERS | RATIO LOSSES INCL. TO PREM. E. |
|---|---|---|---|---|---|---|---|---|---|---|
| NATIONWIDE MUTUAL INSURANCE CO | 1,100,000# | 2,069,176,034 | 1,414,193,893 | 653,882,140 | 1,269,299,110 | 663,291,803 | -9,560,020 | 90,217,844 | 589,079 | 63.7 |
| NEW ENGLAND REINSURANCE CORP | 2,000,000 | 120,692,450 | 79,162,418 | 39,530,032 | 42,878,880 | 16,295,946 | 14,304 | 5,686,009 | . . | 78.7 |
| NEW HAMPSHIRE INSURANCE CO | 5,325,065 | 620,940,909 | 489,845,399 | 125,770,444 | 412,656,510 | 176,306,595 | 11,533,300 | 22,643,138 | 1,856,395 | 57.9 |
| NEW YORK UNDERWRITERS INS CO | 2,000,000 | 185,083,040 | 144,341,584 | 38,741,457 | 93,858,202 | 42,544,285 | 508,796 | 11,090,498 | 771,010 | 57.9 |
| NEWARK INS CO | 2,000,000 | 102,847,170 | 83,131,587 | 17,715,583 | 54,227,040 | 26,532,093 | 1,713,621 | 5,627,818 | 640,272 | 56.1 |
| NIAGARA FIRE INSURANCE COMPANY | 10,000,000 | 69,540,274 | 55,558,805 | 3,981,469 | 39,153,704 | 21,122,559 | 1,916,012 | 3,946,473 | 255,820 | 56.5 |
| NICHIDO FIRE & MARINE | 1,000,000 | 12,946,905 | 7,313,142 | 4,633,763 | 5,016,730 | 1,418,537 | 10,933 | 673,511 | . . | 69.5 |
| NON-MARINE UNDERWRITERS AT LLO | . . | 15,341,891 | 9,046,220 | 6,295,671 | 14,663,029 | 5,085,782 | 4,404,206 | 1,028,976 | . . | 39.1 |
| NORTH AMERICAN CO FOR P & C | 2,000,000 | 77,931,815 | 67,404,561 | 8,527,254 | 69,131 | 10,511,504 | -16,176,350 | 3,355,450 | . . | 716.5 |
| NORTH AMERICAN REINSURANCE CO | 6,000,000 | 449,510,683 | 361,400,257 | 82,110,425 | 148,710,481 | 54,547,616 | -816,404 | 22,939,931 | . . | 583.6 |
| NORTH RIVER INSURANCE CO | 2,000,000 | 465,451,200 | 398,034,504 | 65,416,696 | 239,995,039 | 93,996,855 | 4,155,829 | 20,463,861 | 4,322,099 | 56.2 |
| NORTHBROOK PROP & CAS INS CO | 3,000,000 | 69,915,965 | 34,632,891 | 32,283,074 | 59,221,239 | 42,905,499 | 2,889,649 | 4,055,352 | . . | 67.2 |
| NORTHERN ASSURANCE CO OF AM | 2,450,700 | 69,767,433 | 55,703,975 | 11,612,757 | 37,235,958 | 18,869,675 | 334,080 | 3,231,305 | 287,074 | 57.3 |
| NORTHERN INS COMPANY NEW YORK | 9,762,500 | 14,181,943 | 5,727 | 4,413,716 | . . | . . | . . | 808,799 | . . | . . |
| NORTHLAND INSURANCE COMPANY | 1,000,000 | 43,242,083 | 28,492,494 | 13,749,589 | 22,189,235 | 11,427,784 | 759,785 | 3,688,534 | . . | 57.3 |
| NORTHWESTERN NATIONAL CAS CO | 2,000,000 | 4,495,070 | 129,650 | 2,365,420 | . . | . . | . . | 278,610 | . . | . . |
| NORTHWESTERN NATIONAL INS CO | 9,010,000 | 292,332,551 | 242,743,111 | 40,579,440 | 157,533,674 | 81,693,785 | 3,426,593 | 15,723,520 | 1,322,655 | 56.5 |
| OCCIDENTAL FIRE & CAS CO OF NC | 2,000,000 | 36,275,992 | 27,942,376 | 6,333,616 | 25,051,301 | 10,286,434 | 862,384 | 1,049,875 | . . | 55.0 |
| OHIO CASUALTY INSURANCE CO | 2,950,892 | 616,461,156 | 428,025,317 | 185,484,946 | 359,923,705 | 148,205,613 | 2,569,825 | 21,789,439 | . . | 54.8 |
| OHIO FARMERS INSURANCE COMPANY | . . | 155,950,178 | 85,436,890 | 70,513,288 | 87,783,575 | 38,305,312 | 9,163,986 | 3,658,327 | . . | 49.9 |
| OHIO REINSURANCE CORPORATION | 2,500,000 | 19,246,664 | 13,239,061 | 3,507,603 | 7,320,063 | 2,953,439 | 50,165 | 1,003,469 | . . | 65.9 |
| OHIO SECURITY INSURANCE CO | 1,000,000 | 13,402,660 | 5,977,544 | 6,425,116 | 8,434,001 | 4,319,656 | 2,460,735 | 749,118 | . . | 40.6 |
| OLD RELIABLE FIRE INSURANCE CO | 1,000,000 | 22,372,993 | 17,767,375 | 3,605,618 | 11,339,696 | 6,479,086 | -1,705,871 | 981,313 | 17,858 | 63.3 |
| OLD REPUBLIC INSURANCE COMPANY | 2,025,000 | 389,860,431 | 315,042,013 | 72,793,418 | 117,848,786 | 44,817,728 | 18,198,451 | 16,103,710 | 11,348,288 | 66.5 |
| OLYMPIC INSURANCE COMPANY | 2,000,000 | 9,577,489 | 401,549 | 7,175,939 | . . | . . | -375 | 152,974 | . . | . . |
| OMAHA INDEMNITY COMPANY | 1,500,000 | 18,343,637 | 11,189,803 | 5,653,834 | 9,738,280 | 5,537,825 | -779,118 | 1,176,735 | . . | 62.0 |
| PACIFIC EMPLOYERS INS COMPANY | 2,356,616 | 200,086,649 | 147,885,167 | 49,844,866 | 96,602,787 | 48,955,049 | -478,547 | 8,012,250 | 814,152 | 63.7 |
| PACIFIC INDEMNITY COMPANY | 5,572,783 | 319,007,110 | 262,641,253 | 50,793,074 | 172,168,815 | 72,480,453 | 1,613,010 | 13,113,484 | 1,139,063 | 52.5 |
| PAN AMERICAN FIRE & CASUALTY | 500,000 | 50,132,426 | 36,758,920 | 12,873,506 | 28,119,428 | 11,416,180 | 1,099,616 | 2,261,846 | 683 | 55.0 |
| PAXTON NATIONAL INSURANCE CO | 1,500,000 | 9,293,423 | 6,513,685 | 1,279,738 | 6,529,524 | 1,593,941 | 64,661 | 452,446 | . . | 48.5 |
| PEERLESS INSURANCE COMPANY | 8,864,277 | 143,959,040 | 105,039,235 | 30,055,528 | 95,646,102 | 41,410,507 | -48,868 | 6,773,935 | 364,636 | 59.7 |
| PENINSULAR FIRE INSURANCE CO | 1,200,000 | 32,092,332 | 20,468,353 | 10,423,979 | 22,101,307 | 6,272,136 | -751,234 | 1,086,853 | . . | 46.3 |
| PENNSYLVANIA GENERAL INSUR CO | 1,800,000 | 121,125,595 | 65,133,404 | 54,192,191 | 48,280,681 | 22,405,873 | 1,082,432 | 6,330,520 | 56,097 | 61.4 |
| PENNSYLVANIA MFRS ASSOC INS CO | 2,842,600 | 483,769,079 | 417,737,441 | 63,189,038 | 210,421,048 | 86,426,073 | 8,946,382 | 24,677,948 | 20,297,566 | 76.8 |
| PENNSYLVANIA MILLERS MUTUAL | 750,000# | 42,085,864 | 25,897,270 | 15,438,594 | 24,722,296 | 13,581,783 | -222,655 | 2,253,681 | 594,943 | 58.2 |
| PENNSYLVANIA MUTUAL CAS INS CO | 750,000# | 228,027,366 | 176,304,749 | 50,972,616 | 139,471,581 | 64,757,366 | 2,553,020 | 14,134,171 | 2,394,753 | 59.0 |
| PETROLEUM CASUALTY COMPANY | 1,000,000 | 13,643,254 | 8,964,960 | 3,678,294 | 7,178,519 | 2,449,256 | 700,407 | 1,073,342 | 500,000 | 68.1 |
| PHILA MFG MUTUAL INS CO | 750,000# | 134,411,498 | 103,425,887 | 30,235,610 | 33,245,391 | 21,858,504 | -6,604,311 | 8,051,444 | . . | 81.8 |
| PHILADELPHIA REINSURANCE CORP | 3,000,000 | 76,272,979 | 59,533,679 | 13,739,300 | 35,971,384 | 13,531,392 | -1,242,854 | 3,336,210 | . . | 55.4 |
| PHOENIX ASSURANCE CO OF NY | 5,000,000 | 188,165,311 | 136,367,318 | 46,797,992 | 96,954,663 | 48,979,433 | 3,941,901 | 8,606,948 | 576,110 | 57.1 |

# GUARANTY FUND

FINANCIAL DATA - 1978
FIRE AND CASUALTY COMPANIES

| OUT OF STATE COMPANIES | CAPITAL STOCK | ADMITTED ASSETS | LIABILITIES | SURPLUS OVER ALL LIABILITIES | NET PREMIUMS WRITTEN | NET LOSSES PAID | GAIN OR LOSS FROM UNDERWRITING | GAIN OR LOSS FROM INVESTMENTS | DIVIDENDS DECLARED POLICY-HOLDERS | RATIO LOSSES INC. TO PREM. E. |
|---|---|---|---|---|---|---|---|---|---|---|
| PHOENIX INSURANCE COMPANY | 10,000,000 | 847,469,730 | 644,064,653 | 193,405,076 | 386,467,674 | 206,400,846 | 8,365,398 | 47,807,122 | 4,213,932 | 62.4 |
| PHYSICIANS INS COMPANY OF OHIO | 3,790,800 | 43,912,237 | 35,043,600 | 5,077,837 | 16,757,556 | 86,741 | 471,062 | 2,269,562 | 1,339,000 | 63.7 |
| PLANET INSURANCE COMPANY | 2,000,000 | 18,111,354 | 9,897,522 | 6,213,832 | 6,890,784 | 2,852,229 | -41,257 | 1,198,654 | 28,308 | 57.5 |
| POTOMAC INSURANCE COMPANY | 3,000,000 | 410,351,571 | 216,968,868 | 190,382,703 | 160,935,605 | 74,686,245 | 3,623,095 | 23,441,510 | 186,990 | 61.4 |
| PREFERRED INSURANCE COMPANY | 1,750,000 | 4,159,052 | 514 | 2,408,538 | . . | . . | . . | 183,172 | . . | . . |
| PREFERRED RISK MUTUAL INS CO | . . | 126,786,611 | 79,902,266 | 46,884,345 | 93,766,363 | 44,490,909 | 7,341,683 | 6,419,815 | 143,600 | 53.5 |
| PREMIER INSURANCE COMPANY | 1,600,000 | 60,395,391 | 35,092,836 | 23,702,555 | 36,227,871 | 12,932,506 | 393,033 | 2,692,107 | . . | 55.6 |
| PRESIDIO INSURANCE COMPANY | 1,000,000 | 23,037,437 | 18,897,629 | 3,139,808 | 11,184,770 | 5,117,969 | -1,026,627 | 717,406 | . . | 73.3 |
| PROGRESSIVE CASUALTY INS CO | 2,500,000 | 151,230,997 | 110,610,750 | 38,120,246 | 106,505,562 | 34,752,046 | 576,134 | 6,451,625 | . . | 50.6 |
| PROGRESSIVE MUTUAL INSURANCE | . . | 9,062,634 | 4,154,066 | 4,908,568 | 2,799,779 | 1,499,141 | 257,791 | 603,033 | . . | 44.4 |
| PROPRIETORS INSURANCE COMPANY | 1,501,900 | 42,260,870 | 33,421,390 | 7,337,580 | 21,846,693 | 7,546,354 | -1,723,904 | 1,087,922 | . . | 60.7 |
| PROTECTION MUTUAL INSURANCE CO | 750,000 | 393,428,800 | 290,993,811 | 101,684,990 | 120,552,482 | 67,876,223 | -730,119 | 24,103,025 | . . | 81.7 |
| PROTECTIVE CASUALTY INSURANCE | 200,000 | 1,343,875 | 699,364 | 444,511 | 932,697 | 733,806 | -145,979 | 58,888 | . . | 63.5 |
| PROTECTIVE INSURANCE COMPANY | 1,700,000 | 76,638,057 | 56,668,065 | 18,269,992 | 35,104,653 | 19,153,817 | 571,244 | 4,301,363 | . . | 69.7 |
| PROTECTIVE NATIONAL INSURANCE | 1,000,000 | 21,047,220 | 13,537,226 | 6,509,994 | 12,812,273 | 4,456,839 | 246,100 | 1,221,646 | . . | 39.7 |
| PROVIDENCE WASHINGTON INS CO | 5,021,200 | 166,071,158 | 103,660,288 | 57,389,669 | 65,311,033 | 31,515,418 | 29,612 | 6,372,796 | 191,408 | 57.1 |
| PROVIDENT GENERAL INSURANCE CO | 2,000,000 | 52,579,615 | 46,537,999 | 4,041,616 | 25,146,054 | 14,800,872 | 4,014,011 | 3,307,206 | . . | 73.0 |
| PRUDENTIAL P&C INSURANCE CO | 4,000,000 | 903,564,365 | 619,604,810 | 279,959,556 | 512,338,401 | 259,542,530 | -52,966,048 | 59,813,904 | . . | 72.2 |
| PRUDENTIAL REINSURANCE CO | 2,500,000 | 946,339,900 | 839,134,336 | 104,705,564 | 307,661,459 | -291,159,628 | -877,336 | 34,400,628 | . . | 75.2 |
| PURITAN INSURANCE COMPANY | 2,500,000 | 94,562,872 | 59,522,708 | 32,540,164 | 44,699,179 | 10,665,819 | 4,482,179 | 2,967,703 | . . | 49.3 |
| QUEEN CITY INDEMNITY COMPANY | 1,000,000 | 6,649,826 | 2,866,921 | 2,782,905 | 3,129,097 | 1,745,643 | 34,959 | 401,296 | . . | 76.4 |
| RANGER INSURANCE COMPANY | 1,500,000 | 156,542,828 | 116,240,943 | 38,801,885 | 52,221,795 | 21,201,478 | 2,042,078 | 7,824,908 | 1,268 | 55.0 |
| RECIPROCAL EXCHANGE | . . | 22,228,278 | 16,219,108 | 6,009,170 | 14,792,340 | 5,679,289 | 1,922,283 | 909,421 | 1,402,517 | 53.0 |
| REINSURANCE CORP OF NY THE | 2,000,000 | 127,103,678 | 93,169,151 | 31,934,527 | 59,797,458 | 33,288,287 | 230,984 | 6,563,850 | . . | 64.3 |
| RELIANCE INSURANCE COMPANY | 30,154,672 | 1,180,807,146 | 909,592,326 | 241,060,148 | 606,369,027 | 250,996,126 | -3,630,647 | 85,860,766 | 2,491,136 | 57.5 |
| REPUBLIC INSURANCE COMPANY | 17,000,000 | 326,685,405 | 249,985,233 | 59,700,171 | 175,850,426 | 91,227,646 | 10,804,984 | 9,968,249 | 7,508 | 52.4 |
| REPUBLIC MUTUAL INSURANCE CO | . . | 4,840,267 | 2,831,340 | 2,008,926 | 2,800,001 | 938,380 | 533,935 | 187,301 | . . | 37.2 |
| RESERVE INSURANCE CO | 2,000,000 | 81,650,350 | 69,061,187 | 10,589,163 | 30,468,240 | 16,711,418 | -12,338,545 | 4,973,015 | . . | [illegible] |
| RIVERSIDE INSURANCE COMPANY | 1,100,000 | 112,800,607 | 85,105,351 | 26,595,255 | 100,253,854 | 50,762,528 | 904,414 | 5,902,585 | . . | [illegible].2 |
| RLI INSURANCE COMPANY | 2,000,075 | 21,567,829 | 15,442,397 | 4,125,356 | 17,672,301 | 7,905,143 | 675,936 | 1,069,520 | . . | -57.4 |
| ROYAL GLOBE INS CO | 9,300,000 | 575,428,057 | 458,174,108 | 107,953,949 | 306,063,429 | 141,504,496 | 4,901,579 | 30,867,169 | 3,414,764 | 56.1 |
| ROYAL INDEMNITY COMPANY | 2,500,000 | 292,330,293 | 222,228,786 | 67,601,507 | 144,605,440 | 70,752,248 | 4,569,662 | 14,374,271 | 1,707,392 | 56.1 |
| SAFECO INSURANCE CO OF AMERICA | 2,000,000 | 663,371,151 | 481,721,567 | 179,649,583 | 365,478,682 | 141,700,282 | 32,974,583 | 32,951,189 | 1,791,202 | 44.4 |
| SAFEGUARD INS CO | 2,500,000 | 159,524,134 | 127,400,694 | 29,623,439 | 84,711,070 | 39,798,139 | 1,722,883 | 8,641,608 | 960,408 | 56.1 |
| SEA INSURANCE COMPANY LTD THE | 1,763,000@ | 52,434,802 | 42,219,643 | 8,452,159 | 26,264,410 | 11,734,638 | 802,270 | 2,306,653 | 166,484 | 52.1 |
| SEABOARD SURETY COMPANY | 2,500,000 | 77,452,891 | 44,047,932 | 30,904,959 | 17,928,987 | 2,102,170 | 3,883,402 | 3,831,372 | 238,081 | 16.2 |
| SECURITY INS CO OF HARTFORD | 14,091,600 | 176,750,235 | 132,210,754 | 30,447,881 | 85,635,441 | 34,340,973 | -902,101 | 12,665,318 | 15,515 | 57.7 |
| SECURITY MUTUAL CASUALTY COMPA | 1,000,000@ | 56,395,253 | 50,332,995 | 5,062,258 | 27,480,184 | 20,518,743 | -1,732,280 | 1,921,007 | 115,923 | 78.9 |
| SECURITY NATIONAL INSURANCE CO | 1,000,000 | 6,114,810 | 575,235 | 4,539,575 | . . | . . | 245,296 | 183,465 | 245,326 | . . |
| SELECT INSURANCE COMPANY | 1,500,000 | 36,777,511 | 30,011,735 | 5,265,776 | 21,526,614 | 10,411,905 | 143,607 | 2,474,868 | 115,331 | 51.7 |

# GUARANTY FUND
@ STATUTORY DEPOSIT

FINANCIAL DATA - 1978
FIRE AND CASUALTY COMPANIES

| OUT OF STATE COMPANIES | CAPITAL STOCK | ADMITTED ASSETS | LIABILITIES | SURPLUS OVER ALL LIABILITIES | NET PREMIUMS WRITTEN | NET LOSSES PAID | GAIN OR LOSS FROM UNDERWRITING | GAIN OR LOSS FROM INVESTMENTS | DIVIDENDS DECLARED POLICY-HOLDERS | RATIO LOSSES INC. TO PREM. E. |
|---|---|---|---|---|---|---|---|---|---|---|
| SENTRY INDEMNITY COMPANY | 2,500,000 | 29,226,008 | 23,775,660 | 3,000,348 | 24,512,509 | 5,798,536 | -2,316,143 | 1,471,202 | . . | 49.0 |
| SENTRY INSURANCE A MUTUAL CO | 1,600,000# | 646,450,314 | 523,810,531 | 121,039,782 | 330,230,052 | 145,116,213 | -4,278,754 | 23,588,705 | 5,548,063 | 59.1 |
| SHELBY MUTUAL INS CO THE | 750,000# | 178,457,996 | 142,291,302 | 35,416,694 | 111,675,694 | 56,316,812 | 3,367,716 | 9,670,236 | 643,389 | 55.5 |
| SOUTH CAROLINA INSURANCE CO | 2,599,367 | 136,171,022 | 94,589,232 | 38,982,423 | 93,094,759 | 46,877,746 | 2,945,239 | 6,452,257 | 1,490 | 59.2 |
| SOUTHEASTERN FIDELITY INS CO | 1,034,014 | 39,483,023 | 29,554,758 | 8,894,250 | 19,625,001 | 8,344,904 | 1,072,684 | 1,322,191 | . . | 57.1 |
| SOUTHEASTERN FIRE INSURANCE CO | 1,500,000 | 30,027,452 | 19,931,328 | 8,596,123 | 19,553,863 | 8,350,841 | 364,846 | 1,060,039 | . . | 45.0 |
| SOUTHERN HOME INSURANCE CO | 1,586,630 | 23,126,734 | 13,150,222 | 8,389,882 | 16,527,762 | 8,373,803 | 1,987,160 | 1,049,837 | 191 | 51.5 |
| SOUTHERN INSURANCE COMPANY | 1,000,000 | 10,983,175 | 8,384,995 | 1,598,180 | 6,959,960 | 3,015,066 | 242,782 | 377,203 | . . | 46.8 |
| SOUTHERN STATES INSURANCE EXCH | . . | 6,349,128 | 2,045,443 | 4,303,685 | 2,345,111 | 654,830 | 1,418,052 | 337,815 | 608,942 | 23.8 |
| ST PAUL FIRE AND MARINE INS CO | 20,000,000# | 2,393,557,979 | 1,993,688,070 | 378,869,909 | 1,204,343,104 | 463,691,022 | 51,142,077 | 139,257,023 | 4,960,352 | 53.2 |
| ST PAUL GUARDIAN INSURANCE CO | 2,000,000 | 8,282,385 | 488 | 6,281,896 | . . | . . | . . | 337,048 | . . | . . |
| ST PAUL MERCURY INSURANCE CO | 2,350,000 | 15,981,645 | 785 | 13,630,860 | . . | . . | . . | 719,207 | . . | . . |
| STANDARD FIRE INSURANCE CO THE | 1,650,000 | 272,026,718 | 200,116,309 | 70,260,408 | 162,802,642 | 68,874,066 | 8,791,399 | 13,528,084 | 1,324,977 | 59.7 |
| STANDARD GUARANTY INS CO | 1,550,000 | 25,819,448 | 16,878,689 | 7,390,759 | 19,192,487 | 7,360,785 | 1,162,919 | 1,222,399 | . . | 48.0 |
| STATE AUTOMOBILE INS ASSN | 6,523,516# | 49,776,922 | 43,665,659 | -412,253 | 48,325,055 | 35,489,149 | -3,690,902 | 1,531,550 | 29,093 | 80.3 |
| STATE AUTOMOBILE MUTUAL INS CO | . . | 237,270,169 | 156,197,622 | 81,072,547 | 174,667,742 | 91,125,466 | 8,358,423 | 11,167,165 | 300,904 | 55.3 |
| STATE FARM FIRE AND CASUALTY | 2,500,000 | 2,103,175,623 | 1,457,230,286 | 643,445,337 | 1,580,638,321 | 659,304,604 | 104,685,265 | 104,145,831 | 3,130,699 | 54.2 |
| STATE FARM GENERAL INSURANCE | 1,750,000 | 19,198,807 | 13,742,201 | 3,706,606 | . . | . . | . . | 403,940 | . . | . . |
| STATE FARM MUTUAL AUTO INS CO | 750,000 | 7,303,974,876 | 4,104,540,139 | 3,198,684,736 | 4,675,417,062 | 2,637,598,014 | 275,264,321 | 329,362,024 | 197,920,812 | 65.1 |
| STATES MAN INSURANCE COMPANY | 1,547,468 | 13,944,990 | 10,866,407 | 1,531,115 | 10,043,234 | 5,032,755 | -392,412 | 646,091 | . . | 58.0 |
| STONEWALL INSURANCE COMPANY | 2,000,000 | 117,455,082 | 88,596,113 | 26,858,969 | 60,716,769 | 29,981,889 | -1,145,442 | 7,724,462 | . . | 63.0 |
| SUMMIT FIDELITY & SURETY CO | 1,000,000 | 1,081,305 | 76,767 | 4,538 | . . | 82,476 | -99,258 | 50,542 | . . | . . |
| SUN INSURANCE COMPANY OF NY | 2,000,000 | 38,372,479 | 24,747,901 | 11,624,578 | 9,833,012 | 4,380,423 | 942,741 | 1,492,625 | . . | 50.4 |
| SUN INSURANCE OFFICE LIMITED | 1,722,000# | 80,528,688 | 61,479,997 | 17,326,691 | 39,957,581 | 17,190,372 | 1,059,729 | 4,065,723 | 283,560 | 51.4 |
| SWITZERLAND GENERAL INS CORP | 1,600,000 | 20,474,363 | 12,917,647 | 5,956,716 | 13,352,707 | 6,377,840 | 319,289 | 976,927 | . . | 56.1 |
| TEACHERS INSURANCE COMPANY | 2,000,000 | 82,127,253 | 26,251,582 | 53,875,671 | 21,201,636 | 10,516,264 | 16,124 | 1,459,599 | . . | 65.4 |
| TRANSAMERICA INSURANCE COMPANY | 2,000,000 | 727,776,390 | 576,337,389 | 149,441,000 | 441,051,530 | 145,954,799 | 1,252,509 | 27,296,179 | 5,873,829 | 54.8 |
| TRANSATLANTIC REINSURANCE CO | 5,000,000 | 138,315,348 | 90,802,491 | 42,512,857 | 98,320,289 | -2,639,911 | -8,175,175 | 5,566,477 | . . | 64.5 |
| TRANSCONTINENTAL INSURANCE CO | 3,000,000 | 101,873,988 | 77,286,564 | 21,587,424 | 33,895,546 | 13,180,115 | -1,006,897 | 3,245,635 | 312,532 | 64.0 |
| TRANSIT CASUALTY COMPANY | 1,500,000 | 134,145,793 | 109,702,401 | 22,863,392 | 65,850,235 | 19,738,626 | 3,162,205 | 5,841,469 | . . | 58.0 |
| TRANSPORT INDEMNITY COMPANY | 1,968,370 | 112,507,963 | 96,633,266 | 13,906,327 | 57,949,629 | 28,721,078 | 2,837,574 | 5,320,097 | 2,571,390 | 66.1 |
| TRANSPORT INSURANCE COMPANY | 2,350,000 | 156,508,811 | 130,912,755 | 23,246,056 | 80,437,053 | 37,567,387 | 591,504 | 6,527,430 | 2,486,193 | 77.3 |
| TRANSPORTATION INSURANCE CO | 1,560,000 | 13,774,776 | 517,421 | 11,757,354 | . . | . . | . . | 781,779 | . . | . . |
| TRAV INDEM CO OF RHODE ISLAND | 2,000,000 | 403,395,405 | 338,812,591 | 62,582,814 | 158,165,250 | 97,562,941 | -4,339,749 | 23,715,256 | 702,322 | 75.3 |
| TRAVELERS INDEM CO ILLINOIS | 1,000,000 | 46,286,855 | 37,841,624 | 7,445,230 | 11,446,529 | 7,612,460 | -600,838 | 2,098,961 | . . | 68.1 |
| TRAVELERS INDEM CO OF AMERICA | 1,600,000 | 28,475,099 | 19,127,710 | 7,747,388 | . . | . . | . . | 512,820 | . . | . . |
| TRAVELERS INDEMNITY COMPANY | 10,000,000 | 3,739,573,041 | 2,873,889,444 | 855,683,597 | 1,588,811,550 | 848,536,812 | 34,371,687 | 188,386,641 | 17,323,946 | 62.4 |
| TRAVELERS INSURANCE COMPANY | 100,000,000 | 10,396,305,087 | 9,923,945,422 | 372,359,664 | 4,448,370 | 20,401,050 | -31,868,233 | 8,866,525 | 3,973 | 86.0 |
| TRI STATE INSURANCE COMPANY | 1,000,000 | 38,000,120 | 27,089,044 | 9,911,076 | 24,490,331 | 11,037,296 | 385,967 | 1,572,240 | 127,140 | 56.6 |
| TRINITY UNIVERSAL INSURANCE CO | 3,250,000 | 178,993,334 | 105,330,624 | 70,412,710 | 98,395,006 | 38,144,627 | 13,924,120 | 7,002,967 | 337,272 | 48.9 |

@ GUARANTY FUND
# STATUTORY DEPOSIT

FINANCIAL DATA - 1978
FIRE AND CASUALTY COMPANIES

| OUT OF STATE COMPANIES | CAPITAL STOCK | ADMITTED ASSETS | LIABILITIES | SURPLUS OVER ALL LIABILITIES | NET PREMIUMS WRITTEN | NET LOSSES PAID | GAIN OR LOSS FROM UNDERWRITING | GAIN OR LOSS FROM INVESTMENTS | DIVIDENDS DECLARED POLICY-HOLDERS | RATIO LOSSES INC. TO PREM. E. |
|---|---|---|---|---|---|---|---|---|---|---|
| TRUCK INSURANCE EXCHANGE | . . | 568,685,879 | 479,365,367 | 89,320,512 | 278,930,609 | 107,743,338 | 12,970,740 | 23,560,861 | 4,604,856 | 57.7 |
| TWIN CITY FIRE INSURANCE CO | 2,000,000 | 70,141,917 | 54,130,555 | 14,011,362 | 35,196,826 | 15,954,106 | 190,799 | 3,971,130 | 289,129 | 57.9 |
| U S FIDELITY & GUARANTY CO | 68,898,538 | 2,953,011,961 | 2,357,811,259 | 526,302,364 | 1,882,286,952 | 794,964,996 | 160,141,873 | 135,148,563 | 13,040,962 | 55.1 |
| UNDERWRITERS INSURANCE COMPANY | 1,500,000 | 36,528,758 | 27,592,706 | 7,436,051 | 19,304,870 | 11,726,452 | 413,900 | 1,531,023 | 1,032,743 | 60.8 |
| UNIGARD INSURANCE COMPANY | 2,000,000 | 36,235,230 | 20,437,759 | 13,797,471 | 13,182,004 | 10,744,447 | 6,151,346 | 1,421,690 | . . | 27.4 |
| UNIGARD MUTUAL INSURANCE CO | . . | 320,677,537 | 243,256,132 | 77,421,398 | 185,675,419 | 75,440,023 | 15,456,913 | 13,018,385 | 1,161,752 | 47.9 |
| UNITED EQUITABLE INSURANCE CO | 1,000,000 | 20,503,381 | 16,248,857 | 3,254,523 | 11,231,077 | 3,133,900 | -439,408 | 1,184,076 | . . | 56.3 |
| UNITED FIRE INSURANCE COMPANY | 1,125,000 | 11,961,451 | 10,178,748 | 657,703 | 8,141,060 | 10,637,629 | -789,276 | 450,310 | . . | 64.1 |
| UNITED PACIFIC INSURANCE CO | 5,190,576 | 156,538,985 | 106,373,852 | 44,974,555 | 68,907,844 | 28,522,287 | -412,573 | 8,526,695 | 283,084 | 57.5 |
| UNITED SERVICES AUTO ASSOC | 1,000,000a | 1,099,165,954 | 685,224,495 | 412,941,458 | 603,821,697 | 314,133,073 | 249,053,444 | 48,202,030 | 102,912,176 | 49.1 |
| UNITED STATES FIRE INSURANCE | 5,526,561 | 1,049,470,861 | 906,520,686 | 137,423,614 | 546,655,368 | 214,103,947 | 9,483,247 | 39,592,564 | 9,844,782 | 56.2 |
| UNIVERSAL REINSURANCE CORP | 2,500,000 | 65,089,314 | 52,545,622 | 10,043,692 | 30,259,277 | 12,694,201 | 730,806 | 3,358,048 | . . | 72.5 |
| UNIVERSAL UNDERWRITERS INS CO | 5,000,000 | 206,501,825 | 130,684,229 | 70,817,596 | 158,696,366 | 60,890,427 | 19,642,895 | 8,877,100 | 11,993,239 | 52.8 |
| USAA CASUALTY INSURANCE CO | 2,500,000 | 112,130,593 | 81,219,392 | 28,411,194 | 71,940,894 | -334,556 | 1,068,386 | 3,403,709 | . . | 54.9 |
| UTICA MUTUAL INSURANCE COMPANY | 1,300,000 | 331,966,680 | 259,778,535 | 70,888,144 | 193,387,885 | 81,765,432 | 12,119,556 | 14,769,883 | 6,181,057 | 53.2 |
| VALIANT INSURANCE COMPANY | 1,500,000 | 4,080,037 | 3,282 | 2,576,755 | . . | . . | . . | 209,171 | . . | . . |
| VALLEY FORGE INSURANCE CO | 1,600,000 | 91,419,198 | 73,229,615 | 16,589,583 | 33,895,546 | 13,180,115 | -1,006,897 | 4,669,785 | 312,532 | 64.0 |
| VANGUARD INSURANCE COMPANY | 2,000,000 | 10,385,248 | 571,918 | 7,813,329 | . . | . . | 304,477 | 463,756 | . . | . . |
| VIGILANT INSURANCE COMPANY | 2,000,000 | 193,138,283 | 157,059,674 | 34,078,609 | 110,374,478 | 47,031,749 | -82,596 | 7,574,782 | 590,796 | 53.4 |
| VIRGINIA SURETY COMPANY INC | 1,000,000 | 18,743,043 | 15,038,772 | 2,704,271 | 5,224,777 | 1,698,867 | 268,319 | 938,325 | . . | 56.6 |
| VISTA INSURANCE COMPANY | 2,000,000 | 6,686,523 | 128,814 | 4,557,709 | 38,840 | 211,708 | 30,527 | 339,886 | . . | 54.0 |
| WARNER RECIPROCAL INSURERS | 1,879,795 | 8,854,508 | 5,919,457 | 355,256 | 6,979,633 | 3,288,913 | 522,705 | 439,426 | 390,668 | 54.9 |
| WAUSAU UNDERWRITERS INS CO | 2,170,000 | 69,040,589 | 53,516,940 | 13,353,649 | 24,650,873 | -5,734,400 | 2,742,236 | 3,904,175 | 393,132 | 64.4 |
| WEST AMERICAN INSURANCE CO | 1,600,000 | 380,437,041 | 273,881,304 | 104,955,736 | 309,252,183 | 133,061,652 | 37,236,387 | 19,045,785 | 3,026,152 | 51.8 |
| WESTCHESTER FIRE INSURANCE CO | 1,600,000 | 464,933,719 | 398,000,213 | 65,333,506 | 239,995,039 | 93,996,855 | 4,154,114 | 20,163,563 | 4,322,099 | 56.2 |
| WESTERN CAS & SURETY CO, THE | 5,000,000 | 350,336,817 | 225,644,811 | 127,692,006 | 154,766,384 | 59,667,120 | 12,389,927 | 13,693,698 | 2,014,968 | 53.5 |
| WESTERN EMPLOYERS INSURANCE CO | 2,500,000 | 102,766,217 | 83,295,572 | 16,970,645 | 51,523,638 | 23,519,496 | 1,975,983 | 5,301,854 | 1,175,000 | 65.5 |
| WESTERN FIRE INSURANCE CO | 2,000,000 | 193,866,334 | 111,115,095 | 80,751,239 | 126,860,031 | 63,799,167 | 11,436,643 | 8,479,651 | 56,146 | 54.9 |
| WESTERN INDEMNITY COMPANY | 1,000,000 | 3,187,191 | 126,673 | 2,060,518 | . . | . . | 24,320 | 148,794 | . . | . . |
| WESTERN SURETY COMPANY | 4,000,000 | 2,744,066 | 20,053,011 | 14,339,357 | 18,623,773 | 645,272 | 3,524,879 | 1,512,986 | 3,025 | 3.6 |
| WESTFIELD INSURANCE COMPANY | 1,500,000 | 91,182,082 | 61,648,731 | 28,033,351 | 70,226,860 | 30,644,250 | 7,331,181 | 3,405,032 | 293,397 | 49.9 |
| WESTFIELD NATIONAL INS CO | 1,000,000 | 22,609,445 | 15,379,471 | 6,229,974 | 17,556,715 | 7,661,062 | 1,832,793 | 758,416 | . . | 49.9 |
| WOLVERINE INSURANCE COMPANY | 6,500,000 | 113,440,988 | 62,161,925 | 44,779,062 | 58,755,630 | 22,127,996 | 5,416,166 | 4,053,903 | 1,425,919 | 47.1 |
| YOSEMITE INSURANCE COMPANY | 2,100,000 | 42,473,883 | 32,083,585 | 8,290,298 | 6,406,927 | 5,916,823 | 57,178 | 1,825,526 | . . | 36.6 |
| ZURICH INSURANCE COMPANY | 50,600,000a | 618,775,060 | 503,225,411 | 64,949,648 | 302,690,047 | 129,036,586 | 133,942 | 30,130,486 | 3,856,749 | 61.3 |
| OUT-OF-STATE TOTALS | 1,663,370,377 | 138,297,844,369 | 5,260,843,623 | 31,409,278,464 | 78,595,486,302 | 36,723,686,451 | 2,122,917,169 | 6,974,186,857 | 1,101,159,410 | . . |
| COMBINED TOTAL | 1,674,260,559 | 138,917,119,354 | 5,757,415,569 | 31,521,091,316 | 78,943,734,769 | 36,865,854,743 | 2,164,017,770 | 7,012,671,627 | 1,101,702,639 | |

KENTUCKY BUSINESS - CLASSIFIED - OF FIRE AND CASUALTY COMPANIES FOR THE CALENDAR YEAR - 1978

| | KENTUCKY TOTALS | | | OUT-OF-STATE TOTALS | | | GRAND TOTALS - ALL COMPANIES | | |
|---|---|---|---|---|---|---|---|---|---|
| | Direct Premiums Earned | Direct Losses Incurred | Loss Ratio | Direct Premiums Earned | Direct Losses Incurred | Loss Ratio | Direct Premiums Earned | Direct Losses Incurred | Loss Ratio |
| Fire | 7,221,008 | 2,929,581 | 40.5 | 44,221,784 | 16,118,035 | 36.4 | 51,442,792 | 19,047,616 | 37.0 |
| Allied Lines | 3,573,614 | 1,379,774 | 38.6 | 16,872,728 | 10,024,171 | 59.4 | 20,446,342 | 11,403,945 | 55.7 |
| Farmowners Multiple Peril | 9,540,843 | 5,529,584 | 57.9 | 16,955,061 | 9,180,621 | 54.1 | 26,495,904 | 14,710,205 | 55.5 |
| Homeowners Mutliple Peril | 13,719,902 | 8,394,483 | 61.1 | 87,888,458 | 49,456,275 | 56.2 | 101,608,360 | 57,850,758 | 56.9 |
| Commercial Multiple Peril | 1,183,288 | 24,078 | 2.0 | 74,607,485 | 33,430,730 | 44.8 | 75,790,773 | 33,454,808 | 44.1 |
| Ocean Marine | 958 | . . . | . . | 7,686,601 | 5,217,147 | 67.8 | 7,687,559 | 5,217,147 | 67.8 |
| Inland Marine | 238,060 | 106,143 | 44.5 | 29,739,826 | 16,899,036 | 56.8 | 29,977,886 | 17,005,179 | 56.7 |
| Medical Malpractice | . . . | . . . | . . | 18,283,575 | 9,432,461 | 51.5 | 18,283,575 | 9,432,461 | 51.5 |
| Earthquake | . . . | . . . | . . | 125,538 | 109,611 | 87.3 | 125,538 | 109,611 | 87.3 |
| Group Accident and Health | . . . | . . . | . . | 9,892,426 | 7,679,370 | 77.6 | 9,892,426 | 7,679,370 | 77.6 |
| Credit A & H (Group and Individual) | . . . | . . . | . . | 2,549,411 | 2,057,251 | 80.6 | 2,549,411 | 2,057,251 | 80.6 |
| Collectively Renewable A & H | . . . | . . . | . . | 1,074,315 | 783,753 | 72.9 | 1,074,315 | 783,753 | 72.9 |
| Non-Cancellable A & H | . . . | . . . | . . | 52,847 | 14,898 | 28.1 | 52,847 | 14,898 | 28.1 |
| Guaranteed Renewable A & H | . . . | . . . | . . | 2,344,495 | 1,317,860 | 56.2 | 2,344,495 | 1,317,860 | 56.2 |
| Non-Renewable - Stated Reasons only | . . . | . . . | . . | 1,025,132 | 525,976 | 51.3 | 1,025,132 | 525,976 | 51.3 |
| Other Accident only | . . . | . . . | . . | 584,629 | 55,727 | 9.5 | 584,629 | 55,727 | 9.5 |
| All Other Accident and Health | 2,992 | . . . | . . | 1,564,604 | 562,298 | 35.9 | 1,567,596 | 562,298 | 35.8 |
| Workers Compensation | 927,800 | 307,536 | 33.1 | 243,871,336 | 163,598,952 | 67.0 | 244,799,136 | 163,906,488 | 66.9 |
| Other Liability | 1,141,161 | 348,972 | 30.5 | 69,817,518 | 21,894,985 | 31.3 | 70,958,679 | 22,243,957 | 31.3 |
| Private Passenger Auto No-Fault (PIP) | 4,944,513 | 4,869,470 | 98.4 | 28,496,614 | 28,762,905 | 100.9 | 33,441,127 | 33,632,375 | 100.5 |
| Other Private Passenger Auto Liability | 24,499,542 | 14,378,121 | 58.6 | 119,149,920 | 74,417,455 | 62.4 | 143,649,462 | 88,795,576 | 61.8 |
| Commercial Auto No-Fault (PIP) | 246,104 | 79,325 | 32.2 | 3,112,067 | 2,184,961 | 70.2 | 3,358,171 | 2,264,286 | 67.4 |
| Other Commercial Liability | 1,003,783 | 1,132,038 | 112.7 | 56,631,026 | 33,407,863 | 58.9 | 57,634,809 | 34,539,901 | 59.9 |
| Private Passenger Auto Physical Damage | 27,410,450 | 19,381,053 | 70.7 | 125,766,585 | 81,613,748 | 64.8 | 153,177,035 | 100,994,801 | 65.9 |
| Commercial Auto Physical Damage | 1,049,032 | 549,581 | 52.3 | 34,317,139 | 16,516,665 | 48.1 | 35,366,171 | 17,066,246 | 48.2 |
| Aircraft (All Perils) | 73,061 | 145,033 | 198.5 | 1,975,175 | 2,428,636 | 122.9 | 2,048,236 | 2,573,669 | 125.6 |
| Fidelity | 159 | . . . | . . | 3,796,847 | 135,278 | 3.5 | 3,797,006 | 135,278 | 3.5 |
| Surety | . . . | . . . | . . | 12,316,407 | 2,456,482 | 19.9 | 12,316,407 | 2,456,482 | 19.9 |
| Glass | 2,466 | 3,475 | 140.9 | 385,733 | 160,875 | 41.7 | 388,199 | 164,350 | 42.3 |
| Burglary and Theft | 7,464 | 44 | 0.5 | 1,289,470 | 333,048 | 25.8 | 1,296,934 | 333,092 | 25.6 |
| Boiler and Machinery | 17,346 | . . . | . . | 4,620,160 | 1,109,575 | 24.0 | 4,637,506 | 1,109,575 | 23.9 |
| Credit | . . . | . . . | . . | 637,351 | 142,284 | 22.3 | 637,351 | 142,284 | 22.3 |
| Livestock | . . . | . . . | . . | 9,522,001 | 4,279,293 | 44.9 | 9,522,001 | 4,279,293 | 44.9 |
| Miscellaneous | 5,607 | . . . | . . | 4,486,494 | 2,586,087 | 57.6 | 4,492,101 | 2,586,087 | 57.5 |
| TOTAL | 96,809,171 | 59,558,304 | 61.5 | 1,036,132,263 | 599,620,158 | 57.8 | 1,132,941,434 | 659,178,462 | 58.1 |

## COUNTY MUTUAL FIRE COMPANIES

| Name of Company | Net Membership Fees & Assessments | Total Income | Net Losses Paid | Total Disbursements | Total Admitted Assets | Total Liabilities | Surplus Over All Liabilities | Gross Risks Written & Renewed | Net Risks in Force at End of Year |
|---|---|---|---|---|---|---|---|---|---|
| American Mutual Fire Ins. Co. of Ky. | 65,981 | 96,441 | -1,451 | 39,333 | 438,276 | 870 | 441,265 | 13,504,455 | 13,467,072 |
| Bluegrass Cooperative Insurance Co. | 4,343 | 6,159 | . . . | 3,172 | 24,499 | 4,325 | 20,174 | 1,800 | 1,800 |
| Campbell County Farmers Fire Ins. Co. | 71,069 | 167,218 | 75,436 | 148,051 | 617,291 | 8,508 | 608,782 | 8,983,100 | 50,260,538 |
| Citizens Co-operative Insurance Co. | 14,685 | 36,076 | 3,292 | 19,822 | 142,485 | 42 | 142,443 | 2,260,260 | 2,104,528 |
| Falls City Mutual Insurance Company | 8,518 | 35,671 | 2,406 | 22,663 | 313,315 | 14,035 | 299,279 | 490,300 | 6,831,910 |
| Farmers Co-operative Insurance Company | 205,399 | 217,009 | 75,677 | 180,919 | 325,146 | 1,000 | 324,146 | 7,437,585 | 21,844,490 |
| Farmers Home Mutual Aid Association | 153,504 | 223,905 | 114,725 | 220,850 | 293,817 | . . . | . . . | 5,064,150 | 21,861,750 |
| Farmers Ins. Assn. of Daviess County | 26,607 | 278,055 | 14,901 | 31,126 | 247,358 | 429 | 246,928 | 1,132,000 | 6,938,230 |
| Farmers Mutl. Fire Ins. Co. of Boone County | 148,220 | 156,160 | 122,159 | 151,642 | 119,411 | 7,733 | 111,677 | 9,680,589 | 20,211,023 |
| Farmers Mutl. Ins. Co. of Mason County | 294,091 | 341,893 | 146,667 | 217,262 | 1,026,003 | 6,735 | 1,019,268 | 9,276,050 | 47,309,600 |
| First Mutual Insurance Company | 50,692 | 500,192 | 7,550 | 50,592 | 449,899 | 449,899 | . . . | 100,000 | . . . |
| Gallatin County Assessment Fire, Wind, and Lightning Insurance Company | 408,186 | 452,103 | 242,941 | 351,261 | 610,285 | 2,712 | 607,573 | 16,195,760 | 38,101,949 |
| Hancock County Assessment or Co-operative Insurance Company | 31,403 | 32,756 | 12,594 | 21,064 | 41,521 | 7,744 | 40,747 | 1,033,050 | 4,903,270 |
| Highlands Mutual Ins. Co. of Kentucky | 11,999 | 31,665 | 88,686 | 155,181 | 248,201 | 26,371 | 221,829 | 4,324,500 | 5,589,698 |
| Hurst Home Insurance Company, Inc.* | 1,607,066 | 1,834,547 | 763,106 | 1,100,927 | 4,253,481 | 757,220 | 3,496,260 | 60,118,701 | 156,882,656 |
| Kenton County Assessment Fire Ins. Co. | 69,778 | 92,676 | -665 | 34,220 | 194,262 | 2,560 | 191,702 | 6,775,544 | 13,493,126 |
| Kentucky Growers Insurance Company* | 3,396,248 | 3,636,939 | 1,936,717 | 2,797,469 | 4,514,679 | 1,279,132 | 3,235,546 | 195,164,273 | 523,470,922 |
| Kentucky Mutual Insurance Company | 400 | 1,817 | . . . | . . . | 6,761 | 4,738 | 2,023 | 115,308 | 110 |
| Louisville Mutual Insurance Co., Inc. | 224,891 | 301,905 | 75,111 | 235,896 | 179,282 | 69,629 | 109,652 | 29,127,204 | 74,112,703 |
| Pendleton County Farmers Fire Ins. Co. | 41,216 | 45,310 | 9,001 | 27,337 | 114,102 | 3,823 | 110,278 | 1,025,125 | 4,522,700 |
| Planters Co-operative Ins. Co. of Breckinridge & Meade Counties | 139,595 | 155,333 | 52,379 | 78,956 | 272,028 | 487 | 271,541 | 8,091,145 | 18,763,090 |
| Planters Insurance Company | 304,598 | 332,051 | 125,917 | 274,839 | 518,658 | 49,598 | 469,059 | 6,737,470 | 29,108,830 |
| Washington Mutual Fire Ins. Assn. | 15,250 | 131,928 | 20,672 | 97,712 | 1,331,451 | . . . | 1,331,451 | 612,350 | 7,849,040 |
| Total | 7,292,739 | 9,107,809 | 3,887,821 | 6,260,294 | 16,282,211 | 2,697,590 | 13,301,623 | 387,250,719 | 1,067,629,035 |

*Figures are on an earned and accrued basis.

KENTUCKY NON-PROFIT HOSPITAL AND MEDICAL ASSOCIATIONS

Income and Disbursements for Calendar Year 1978

| Name of Company | Admitted Assets | Total Liabilities | Surplus | Premiums Earned | Losses Incurred | Net Underwriting Gain or Loss | Net Investment Gain or Loss | Other Income | Net Gain or Loss |
|---|---|---|---|---|---|---|---|---|---|
| Blue Cross and Blue Shield of Kentucky, Inc. | $181,460,072 | $93,178,302 | $88,281,768 | $298,180,152 | $260,370,832 | $13,373,496 | $10,056,471 | $ -4,302 | $23,425,665 |
| Clinic Health Care Plan, Inc. | 185,747 | 7,543 | 178,204 | 13,219 | 10,619 | -87,217 | 9,991 | 51,188 | -26,038 |
| Delta Dental Plan of Ky., Inc. | 1,645,505 | 850,978 | 794,527 | 3,201,725 | 2,610,732 | 223,503 | 81,587 | . . . | 305,090 |
| Healthcare of Louisville, Inc.* | 2,821,931 | 1,305,521 | 1,516,410 | 4,120,291 | 4,120,291 | N/A | N/A | N/A | -1,219,238 |
| Hunter Foundation for Health Care, Inc.* | 544,090 | 125,137 | 418,952 | 1,044,856 | 1,533,381 | N/A | N/A | N/A | -48,036 |
| Mountain Trails Health Plan, Inc. | 465,543 | 275,694 | 189,848 | 2,930,984 | 2,930,984 | -89,741 | 14,688 | 216,378 | 141.325 |
| Total | $187,122,890 | $95,743,177 | $91,379,709 | $309,491,227 | $271,307,858 | $13,420,041 | $10,162,737 | $263,264 | $22,578,768 |

*These companies are on a Fiscal Year ended June 30, 1979. Also, the statement form varies for these companies and certain of the listed items do not apply.

FRATERNAL ORDERS OR ASSOCIATIONS

FINANCIAL DATA - 1978

| Name of Organization | Total Admitted Assets | Liabilities | Surplus | Total Income | Total Paid | Refunds to Policyholders | Net Gain or Loss |
|---|---|---|---|---|---|---|---|
| Kentucky Organizations | | | | | | | |
| Kentucky Bonded Funeral Insurance Co. | $ 195,976 | $ 1,149 | $ 194,826 | $ 69,597 | $ 66,142 | $ . . . | $ 3,455 |
| Kentucky Funeral Directors Burial Assn. | 475,624 | 16,076 | 459,548 | 189,447 | 123,735 | . . . | 65,712 |
| Total | $ 671,600 | $ 17,225 | $ 654,374 | $ 259,044 | $ 189,877 | $ . . . | $ 69,167 |
| Organizations of Other States | | | | | | | |
| Aid Association for Lutherans | $1,823,714,191 | $1,709,493,592 | $114,220,598 | $ 394,764,823 | $ 311,884,816 | $ 67,251,666 | $15,628,339 |
| Baptist Life Association | 12,813,965 | 11,750,714 | 1,063,251 | 2,241,386 | 2,110,659 | 88,275 | 42,452 |
| Ben Hur Life Association | 20,387,423 | 12,668,258 | 7,719,165 | 1,914,724 | 1,607,192 | 140,745 | 166,786 |
| Catholic Knights of America | 8,539,168 | 7,670,728 | 868,440 | 2,012,119 | 1,861,636 | 66,481 | 84,001 |
| Catholic Knights of Ohio | 6,798,973 | 4,943,916 | 1,855,057 | 1,427,951 | 1,336,213 | 28,438 | 63,300 |
| Catholic Ladies of Columbia | 4,844,300 | 3,338,405 | 1,505,895 | 437,281 | 278,691 | 30,031 | 128,559 |
| Catholic Order of Foresters | 141,302,804 | 115,643,056 | 25,659,748 | 2,296,899 | 13,130,625 | 4,649,616 | 1,187,608 |
| Independent Order of Foresters | 777,103,366 | 712,805,542 | 64,297,824 | 208,476,148 | 169,490,341 | 21,099,454 | 17,886,353 |
| Knights of Columbus | 780,805,005 | 663,569,112 | 117,235,893 | 150,388,834 | 117,333,251 | 24,615,061 | 8,440,522 |
| Loyal Christian Benefit Assn. | 35,464,437 | 25,988,980 | 9,475,457 | 4,143,878 | 3,534,096 | 723,681 | -113,899 |
| Lutheran Brotherhood | 1,375,212,094 | 1,266,228,180 | 108,983,914 | 286,360,251 | 219,946,248 | 51,404,773 | 15,009,229 |
| Modern Woodmen of America | 453,129,074 | 400,343,819 | 52,785,255 | 85,100,322 | 68,343,023 | 12,447,484 | 4,309,814 |
| National Fraternal Society of the Deaf | 7,566,934 | 6,499,403 | 1,067,531 | 982,068 | 871,363 | 71,814 | 38,891 |
| North American Benefit Association | 84,517,548 | 69,306,574 | 15,210,974 | 11,229,710 | 8,806,379 | 1,274,594 | 1,148,737 |
| Order of United Commercial Travelers | 16,503,479 | 7,266,642 | 9,236,837 | 8,805,579 | 8,839,203 | . . . | -33,625 |
| Police & Firemen's Insurance Association | 15,866,870 | 7,348,463 | 8,518,406 | 3,161,207 | 2,675,047 | 170,543 | 315,616 |
| Royal Neighbors of America | 156,981,794 | 207,602,194 | 49,379,599 | 29,096,204 | 20,185,287 | 5,834,218 | 3,076,699 |
| Travelers Protective Assn. of America | 12,378,743 | 2,256,870 | 10,121,872 | 2,860,519 | 2,770,000 | . . . | 90,519 |
| William Penn Association | 38,411,538 | 34,162,468 | 4,249,069 | 4,722,659 | 4,249,395 | 206,577 | 266,686 |
| Woodmen of the World Life Ins. Society | 632,398,624 | 566,125,247 | 66,273,377 | 129,938,647 | 102,838,178 | 21,226,362 | 5,874,107 |
| Total | $6,504,740,330 | $5,835,012,163 | $669,728,162 | $1,330,361,208 | $1,062,091,643 | $211,329,813 | $73,610,694 |
| Recapitulation | | | | | | | |
| Kentucky Organizations | $ 671,600 | $ 17,225 | $ 654,374 | $ 259,044 | $ 189,877 | $ . . . | $ 69,167 |
| Organizations of Other States | 6,504,740,330 | 5,835,012,163 | 669,728,162 | 1,330,361,208 | 1,062,091,643 | 211,329,813 | 73,610,694 |
| Grand Total | $6,505,411,930 | $5,835,029,388 | $670,382,536 | $1,330,620,252 | $1,062,281,520 | $211,329,813 | $73,679,861 |

MORTGAGE GUARANTY COMPANIES - 1978

| Name of Company | Admitted Assets | Liabilities | Capital Stock | Surplus | Net Underwriting Gain or Loss | Net Investment Gain or Loss | Direct Premiums Earned (KENTUCKY BUSINESS) | Direct Losses Incurred |
|---|---|---|---|---|---|---|---|---|
| American Mortgage Insurance Company | $ 75,569,085 | $ 57,815,075 | $ 1,000,000 | $ 16,754,010 | $ 7,954,039 | $ 1,297,885 | $ 221,491 | $ 4,783 |
| Commercial Loan Insurance Corporation | 35,193,213 | 22,495,051 | 2,000,000 | 19,698,162 | 65,340 | 2,335,932 | 45,077 | 38,650 |
| Commercial Mortgage Insurance, Inc. | 5,895,700 | 2,628,105 | 1,034,913 | 2,232,682 | -27,639 | -43,696 | 3,533 | . . . |
| Commonwealth Mortgage Assurance Company | 10,688,707 | 519,128 | 2,000,000 | 8,169,579 | -847,840 | 522,322 | 9,413 | . . . |
| Integon Mortgage Guaranty Corporation | 6,090,663 | 1,461,297 | 1,250,000 | 3,379,366 | -91,093 | 422,730 | . . . | . . . |
| Liberty Mortgage Insurance Corporation | 17,890,732 | 14,993,865 | 1,250,000 | 1,646,867 | 2,214,833 | 919,117 | 35,319 | 6,958 |
| Mortgage Guaranty Insurance Corporation | 574,807,986 | 431,579,809 | 1,794,735 | 141,433,442 | 4,593,802 | 29,765,933 | 1,017,849 | 558,412 |
| PMI Mortgage Insurance Company | 86,281,914 | 48,433,278 | 2,000,000 | 35,848,636 | 214,609 | 5,080,430 | 1,251 | . . . |
| TICOR Mortgage Insurance Company | 98,540,800 | 50,264,535 | 2,000,000 | 46,276,265 | 5,975,410 | 4,427,038 | 44,067 | 1,982 |
| Tiger Investors Mortgage Insurance Company | 73,001,693 | 57,130,879 | 1,040,000 | 14,830,814 | 6,015,472 | 4,514,295 | 32,282 | 13,712 |
| United Guaranty Commercial Ins. Co. of N. C. | 5,649,877 | 2,892,396 | 1,000,000 | 1,757,481 | 126,705 | 317,551 | 999 | -389 |
| United Guaranty Residential Ins. Co. of Iowa | 86,640,818 | 59,187,631 | 2,747,250 | 26,705,937 | 2,525,096 | 2,027,841 | 301,183 | 44,231 |
| United Guaranty Residential Ins. Co. of La. | 23,749,863 | 17,895,973 | 1,250,000 | 4,603,890 | 4,247,130 | 1,030,257 | . . . | . . . |
| United Guaranty Residential Ins. Co. of N. C. | 20,111,568 | 7,969,772 | 1,959,649 | 10,182,147 | 3,851,438 | 346,702 | 52,336 | 5,782 |
| Verex Assurance, Inc. | 118,798,878 | 92,052,092 | 3,425,000 | 23,321,786 | -3,919,160 | 4,128,697 | 194,893 | 32,379 |
| Total | $1,238,911,497 | $867,318,886 | $25,751,547 | $347,841,064 | $32,898,142 | $57,093,031 | $1,959,693 | $706,500 |

TITLE COMPANIES

FINANCIAL DATA - 1978

| Name of Company | Admitted Assets | Liabilities | Capital Stock | Surplus Over All Liabilities | Net Operating Gain or Loss | Net Investment Gain or Loss | Dividends to Stock-holders | Direct Premiums Written (KENTUCKY BUSINESS) | Direct Losses Paid |
|---|---|---|---|---|---|---|---|---|---|
| American Title Insurance Company | $ 43,667,849 | $ 30,421,319 | $ 1,533,818 | $ 11,712,712 | $ -373,315 | $ 1,038,736 | $ 337,440 | $ 61,616 | $ . |
| Chelsea Title & Guaranty Company | 7,744,613 | 5,679,073 | 1,000,000 | 1,065,540 | -58,631 | 296,543 | 40,000 | . . . | . . . |
| Chicago Title Insurance Company | 121,538,315 | 69,573,160 | 2,000,000 | 49,965,155 | 2,813,905 | 5,497,219 | . . . | 781,067 | 22,767 |
| City Title Insurance Company | 2,965,465 | 1,837,899 | 500,000 | 627,566 | -539,384 | 200,759 | 20,000 | . . . | . . . |
| Commonwealth Land Title Ins. Co. | 71,107,105 | 46,511,392 | 1,374,422 | 23,221,291 | 4,528,898 | 2,627,797 | 2,200,000 | 1,542,205 | 1,949 |
| Industrial Valley Title Ins. Co. | 12,293,602 | 3,263,641 | 1,081,418 | 7,948,543 | -481,028 | 779,245 | . . . | . . . | . . . |
| Jefferson-Pilot Title Ins. Co. | 5,947,379 | 1,084,261 | 750,000 | 4,113,118 | 381,452 | 431,372 | . . . | . . . | . . . |
| Lawyers Title Insurance Corp. | 105,628,577 | 55,062,450 | 5,311,685 | 45,254,441 | 4,655,209 | 6,205,209 | 2,995,827 | 123,793 | 40,540 |
| Pioneer National Title Ins. Co. | 108,551,073 | 57,662,843 | 30,000,000 | 20,888,229 | 5,084,397 | 4,574,740 | 6,200,000 | 83,698 | -85,196 |
| SAFECO Title Insurance Company | 62,394,280 | 23,289,147 | 30,250,000 | 8,855,132 | 10,859,482 | 1,563,433 | 3,660,051 | 17,425 | . . . |
| St. Paul Title Insurance Company | 28,964,419 | 10,467,816 | 1,270,875 | 17,225,728 | 359,795 | 2,572,389 | 1,000,000 | 11,947 | . . . |
| The Security Title Guarantee Corp. | 3,166,888 | 1,013,297 | 711,140 | 1,442,451 | 149,340 | 138,219 | 38,617 | 2,085 | . . . |
| Southeast Title Ins. Co. of Fla. | 395,270 | 235,854 | 150,000 | 9,414 | -441,495 | 3,747 | . . . | 3,770 | . . . |
| Southern Title Insurance Company | 2,867,769 | 805,756 | 542,417 | 1,519,595 | -12,687 | 157,964 | 26,319 | 22,967 | . . . |
| Stewart Title Guaranty Company | 23,236,552 | 13,748,142 | 2,513,500 | 6,974,909 | 2,755,681 | 2,149,691 | 1,114,125 | 1,662 | 1,170 |
| Title Guarantee Company | 12,223,444 | 5,649,079 | 1,120,000 | 6,304,365 | 771,306 | 739,883 | 250,000 | 10,303 | . . . |
| Title Guaranty & Trust Company | 1,139,211 | 389,333 | 200,000 | 549,878 | 45,245 | 128,924 | 22,720 | . . . | . . . |
| Title Insurance Co. of Minnesota | 34,887,856 | 22,064,519 | 1,720,365 | 11,102,971 | 1,642,502 | 4,456,534 | 1,767,610 | 146,166 | 9,787 |
| USLIFE Title Ins. Co. of New York | 21,430,949 | 16,880,941 | 1,268,162 | 3,281,846 | 352,041 | 698,315 | 400,377 | 32,450 | . . . |
| Total | $670,150,616 | $365,639,922 | $83,297,802 | $222,062,884 | $32,492,713 | $34,261,047 | $20,073,086 | $2,843,154 | $161,409 |

SUMMARY OF PREMIUMS AND LOSSES - 1978 KENTUCKY BUSINESS

| | KENTUCKY COMPANIES | | OUT-OF-STATE COMPANIES | | TOTAL - ALL COMPANIES | |
|---|---|---|---|---|---|---|
| | PREMIUMS | LOSSES | PREMIUMS | LOSSES | PREMIUMS | LOSSES |
| Fire, Casualty, and Multiple Insurers | $ 96,809,171 | $ 59,558,304 | $1,036,132,263 | $599,620,158 | $1,132,941,434 | $ 659,178,462 |
| Assessment Fire | 7,292,739 | 3,887,821 | . . . | . . . | 7,292,739 | 3,887,821 |
| Title | . . . | . . . | 2,843,154 | 161,409 | 2,843,154 | 161,409 |
| Mortgage Guaranty | . . . | . . . | 1,959,693 | 706,500 | 1,959,693 | 706,500 |
| Fraternals | . . . | . . . | 7,283,314 | 1,620,473 | 7,283,314 | 1,620,473 |
| Life | 106,207,497 | 26,545,470 | 393,352,433 | 119,886,608 | 499,559,930 | 146,432,078 |
| Assessment Life and Casualty | 1,025,908 | 19,779 | . . . | . . . | 1,025,908 | 19,779 |
| Accident and Health (Life Companies) | 27,080,347 | 12,091,179 | 256,974,401 | 183,219,621 | 284,054,748 | 195,310,800 |
| Hospital and Medical Associations | 309,491,227 | 271,307,858 | . . . | . . . | 309,491,227 | 271,307,858 |
| TOTALS | $547,906,889 | $373,410,411 | $1,698,545,258 | $905,214,769 | $2,246,452,147 | $1,278,625,180 |